

The Budget Plan

A Unified System of Church Finance

N.T. TULL

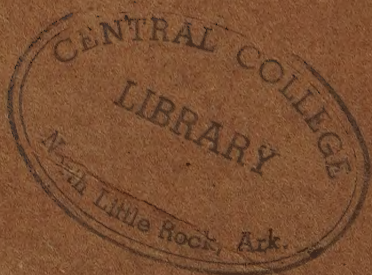
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By N. T. TULL

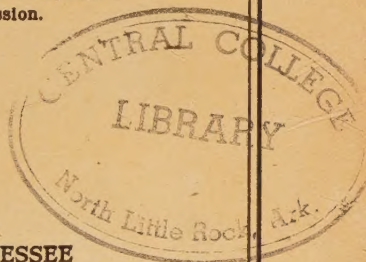
A Manual of the Budget

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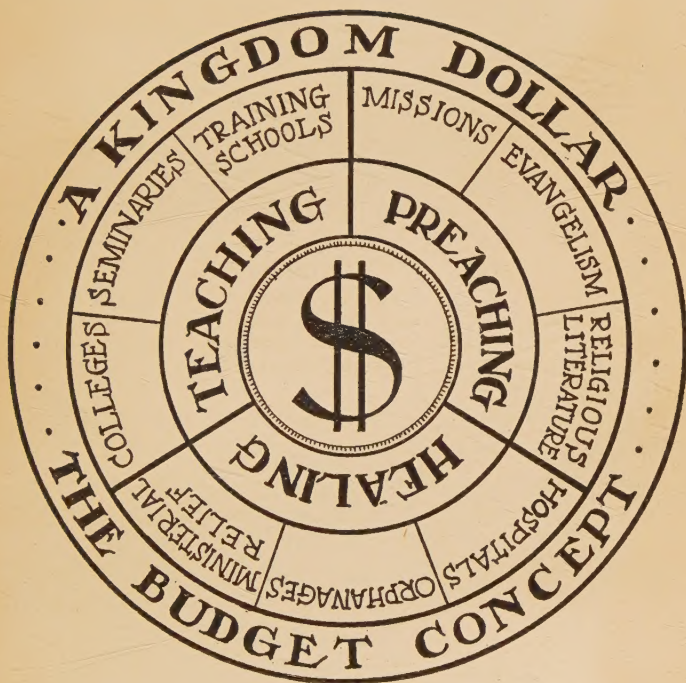
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FOREWORD

In the preparation of this Manual the author has found it necessary for the sake of brevity to omit much argument and many illustrations that might have served to make some points clearer and more forceful. In fact, some of the matter in hand had to be greatly condensed, and much of it discarded entirely. These omissions will cause the Manual to appear to some as incomplete in the treatment of the subject discussed.

It is the desire of those who are now promoting a larger study of this subject to see a literature created that will form a full and complete study course covering all the principles and methods involved in Kingdom Finance. This Manual seeks to form the basis for such a study. Other books will doubtless find their place in the suggested course of study from time to time.

No claim is made to originality in the subject matter used in this volume. While the practical experience of the author has served him well in developing the subject, yet much of the matter used has been absorbed from other sources during a reading and study along the line covering a period of several years. Since exact credit cannot be given for some of the "borrowed thoughts," no effort has been made to use quotation marks.

The author would be glad to receive and carefully file any criticisms that may be offered by those who read and teach this Manual so that the best thought of all those who are interested in the subject may be used when it may seem wise to have the book revised. In this way our church financial methods may become standardized and the fullest measure of uniformity reached in their use. Such matter may be addressed to Jackson, Miss.

THE AUTHOR.



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CONTENTS

CHAPTER	PAGE
I. Scripture Basis	9
II. Relation of Church Finance to the Kingdom Program	16
III. Relation of Church Finance to the Church Organization	21
IV. A Discussion of Plans	29
V. Factors in Successful Church Finance....	37
VI. Preparation for Installing the Budget Plan	44
VII. Launching the Campaign of Enlistment...	63
VIII. Follow-Up Methods	72
IX. Church Bookkeeping	83
X. Taking Care of Extra Financial Matters.	106
Questions for Review and Final Examina- tion	110

CHAPTER I

THE SCRIPTURE BASIS

The principles upon which we should appeal for funds for the support of the Lord's work, as well as the *plans* for the gathering and the distribution of such funds should be rooted deep in the fundamental teachings of Scripture. We are, therefore, beginning our treatment of this subject with a chapter on "The Scripture Basis."

1. GROUNDED IN STEWARDSHIP.

The Standard Dictionary tells us that a steward is "A person entrusted with the management of estates or affairs not his own." Bible Stewardship calls upon us to renounce all claims to ownership of any of the things we possess. "Neither said any of them that ought of the things which he possessed was his own." Possession is not ownership.

(1) *Christian Stewardship recognizes God's supreme ownership of all things.* All things belong to God by *right of Creation*. "In the beginning God created the heaven and the earth." Not only so, but "The Lord hath made all things for himself." Not only did God create all things, in the beginning, for himself, but he has never relinquished his claim on any of the things he created. "The earth is the Lord's and the fullness thereof; the world, and they that dwell therein." The present ownership of all created things is in God. Temporary possession may be ours for the use and the glory of God.

The Christian belongs to God *by right of Redemption*. He is God's by creation and by re-creation. "Ye are not your own—for ye are bought with a price." "For-as-much as ye know that ye were not redeemed with corruptible things—but by the precious blood of Christ."

Not only does the Christian belong to God by right of creation and redemption, but *by right of Sovereignty*. Christ is our King; we are his subjects. It is unto him that we must render an account of our stewardship.

(2) *Christian Stewardship demands a complete dedication of self*. Our entire personality, together with all the powers, possessions and attainments that come to us, belongs to God. In finding the meaning of our obligation to him we should think first of our *Talents*. Talents are simply the means through which our personality finds expression. Stewardship demands that all of these talents, or natural endowments, shall be developed to their highest degree of perfection, and dedicated wholly and holy to God.

The second element that serves to measure the meaning of this obligation is *Time*. Talents have no value except as they are related to time. Time has no meaning to the individual except for use in expressing and exercising talent. Time alone cannot be dedicated to God. It must be dedicated through the use of it.

The third element entering into the meaning of this obligation is *Substance*. Substance is the product which results from combining talent and time. The use of talent through a given portion of time produces a certain amount of money. The final test as to the proper use of talent and time appears in the use we make of their concrete value expressed in money. One has failed ultimately to make a righteous use of his talent and time if he fails to dedicate his money to God.

(3) *Christian Stewardship requires faithful administration.* Whether it be in the use of talent, time or substance, all must be administered with fidelity to every earthly relationship and with faithfulness to God. "As every man hath received the gift, even so minister the same one to another, as good stewards of the manifold grace of God." "Moreover, it is required in stewards, that a man be found faithful." Faithful in all things committed unto him, the ministry of the Word, and the ministry of the money with which to forward the whole gospel program.

2. EXPRESSED IN THE TITHE.

The faithful use of our possessions comes only after we realize that they are not our own. This fact furnishes the fundamental reason why God requires all men to pay the tithe of all their increase. It is rooted in the law of property rights. God is the owner of all things. We find then that

(1) *Tithing is the acknowledgment of Stewardship.* It is a moral obligation. It is the tangible way of saying that we recognize God as the owner and ourselves as stewards of everything we possess. We pay interest on money borrowed from the bank primarily as an acknowledgment that the money belongs to the bank. Our *possession* of the money does not make it ours. If we do not return the money to the bank, with interest, we have been unfaithful; we have been dishonest. The bank will permit us to keep the money so long as we pay the interest and thereby acknowledge the obligation. Paying the interest does not discharge the debt, but it keeps fresh in our minds and in the mind of the bank that we recognize the obligation. Paying the tithe does not discharge our obligation to God, but it keeps fresh in our minds and in the mind of God that we recognize and acknowledge our Stewardship.

(2) *Tithing is a working principle in proportionate giving.* In the beginning God required all people to pay the tithe for the significant reason given in the preceding paragraph. It was not, however, until the organized worship of Jehovah, as given through Moses, was instituted that any practical use seems to have been made of the tithe. Before then it seems that God simply required that it be brought before his altar and sacrificed. Since the time of Moses, however, the tithe has been used in the support of organized worship. Paul, in referring to the use of the tithe under the Levitical law, says, "Even so hath the Lord ordained that they which preach the gospel should live of the gospel." (Cor. 9: 14.) The organized work of the Kingdom and the spread of the gospel throughout the whole world could be supported and should be supported by the tithe of God's people now as in past ages.

Aside from the fact that tithing is taught in the Bible, by precept and example, in the Old and New Testaments, and has been practiced even by pagan people of all ages, the tithe as a working principle in proportionate giving has some very practical values.

a. *The tithe is a reasonable proportion.* For the person of large income it furnishes a reasonable minimum. For the person of small income it is not too much. It is easy to calculate—one dime out of every dollar, one apple out of every ten. The practice of tithing makes one orderly and systematic in his business.

b. *Tithing, if practiced by all Christians, would produce adequate funds for the support of God's Cause.* Roger Babson, the world's greatest statistician, says in a recent statement that the tithe of the Christian people of this country amounts now to four billion dollars per year, but that less than one per cent is actually being given to the Lord's work, or less than a tithe of the tithe. The tithe of Southern Baptists alone is over

one hundred million dollars annually, whereas we gave to all causes in the year 1922 only \$32,167,977.90, or an average per capita of only \$9.58. The Kingdom of God is waiting now for Christian people to acknowledge the demands of Stewardship by the payment of the tithe.

c. *Tithing contemplates systematic giving.* We are to give as we are prospered. We are to lay by the tithe on the first day of the week. We are to give the first fruits of all our increase. The tithe would put money where it is needed when it is needed. It is needed by every cause every month of the year.

(3) *Tithing is the starting point towards liberality.* "We go beyond the alphabet through the alphabet." The liberal giver is the one who first began by tithing. Tithing is finding sea-level in measuring altitudes in giving. We rise from tithing up through cheerful giving, liberal giving, sacrificial giving, giving our all. Tithing is the act of obedience that must come before one can hope to grow in the grace of giving. Obedience is the tap root of every Christian grace.

(4) *Tithing holds out the promise of prosperity, material and spiritual.* The Lord promises to open the windows of heaven and pour out great material blessings upon the faithful tither. He promises to rebuke the devourer for the sake of him who brings the whole tithe into the storehouse. To him who honors the Lord with his substance, and with the first fruits of all his increase, the promise is given that his barns shall be filled with plenty and his presses shall burst out with new wine. "The liberal soul shall be made fat."

3. PROMPTED BY LOVE.

To the Christian, giving is lifted out of the realm of duty into the realm of love. We no longer think of giving as an obligation, but as a privilege. The reasons that now prompt us to give are:

(1) *As the expression of love.* Giving is the universal language of love. When all words fail, the gift will convey the message. The Florists' Association did more than choose a good slogan when they selected the motto, "Say it with flowers." When words are cold and meaningless to the bereaved and heart-broken friend, we "say it with flowers." "God so loved the world that he *gave* his only begotten son that whosoever believeth on him should not perish, but have everlasting life." When God had spoken his love in every other language, he sent his Son, his best gift—the Rose of Sharon, the Lily of the Valleys—the "unspeakable" gift.

(2) *As the measure of our gratitude.* The real Christian cannot contemplate the unspeakable love of God in the gift of Christ without wanting to give liberally of his substance to carry the gospel message and its benefits to mankind everywhere. What he gives will be the measure of his gratitude for what he has received. "For ye know the grace of our Lord Jesus Christ, that though he was rich, yet for your sakes he became poor, that ye through his poverty might be rich." Are you grateful? Have you any gift too good for him?

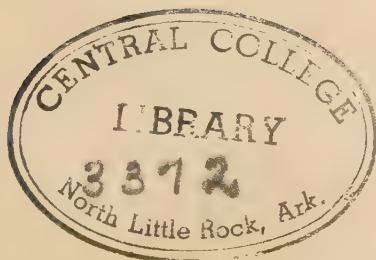
(3) *As the test of our sincerity.* The money test is the acid test in our Christian experience. More professed Christians fail under this test than at any other point. Profession is empty when not accompanied with gifts. The very spirit of Jesus is the spirit of giving, the spirit of sacrifice. If one would prove the sincerity of his love, he *must* give.

"I gave my life for thee—
What hast thou given for me?"

TOPICS FOR DISCUSSION AND REVIEW

CHAPTER I.

1. Meaning of Stewardship.
2. Difference between Ownership and Possession.
3. Basis for God's claim to Ownership of all things.
4. God's special claim to Ownership of the Christian.
5. The demands of Stewardship.
6. Responsibility of the Steward in the matter of administration.
7. Relation of the Tithe to Stewardship.
8. Practical values of the Tithe.
9. Giving an expression of Love.
10. Money the acid test in Christian experience.



CHAPTER II

RELATION OF CHURCH FINANCE TO THE KINGDOM PROGRAM

It is a significant thing that God has so closely and vitally linked up the progress of his Kingdom with the gifts of his people. Giving is the human element in the answer to prayer. It is the tangible expression of our faith. Our faithfulness in the teaching and practice of Scriptural giving finally measures the progress of all Kingdom enterprises.

1. THE CHURCH IS CHRIST'S KINGDOM AGENCY.

The only agency established by Christ or authorized by him for the bringing in of his Kingdom on earth is the church. Any teaching on the subject of Scriptural giving that does not recognize this fact will lead to the misuse of the Lord's money.

(1) *All Kingdom work under church direction.* The church is the channel through which all funds given for support of the Kingdom should pass. All organized work of the Kingdom should be done under church direction. Every denominational agency should be kept under church control. No agency established by the churches, for carrying on the co-operative work of the churches, should ever be permitted to become independent of the churches in the administration of its affairs. A deep feeling of church responsibility in the spread of Christ's Kingdom is needed in order to bring the churches under the burden in a worthy way.

(2) *Every church responsible for the whole Kingdom program.* The genius of Christ's program for the churches makes every individual church responsible of itself for carrying the gospel to the whole world. If

there were only one Baptist church in the whole world, the import of the Great Commission would apply to it in full force. This fact in itself is the fundamental reason why Baptist churches co-operate in establishing and carrying forward what we call denominational work. Only as a church feels the weight of its individual responsibility to the whole world is it willing and anxious to combine its efforts with the efforts of other churches in these larger endeavors. The church that will not co-operate with other churches of its own faith in the conquest of the world, must go out to battle alone.

(3) *Spread of the gospel Christ's supreme imperative.* The church that is not missionary in spirit and practice has no right to exist. With a missionary Christ as its head, and a missionary Bible as its guide, how can a true church lose sight of its primary obligation?

Christ commands every church to carry the whole gospel to the whole world. "All power is given unto me in heaven and in earth. Go ye, therefore, and teach all nations, baptizing them in the name of the Father and of the Son, and of the Holy Ghost; teaching them to observe all things whatsoever I have commanded you; and, lo, I am with you alway, even unto the end of the world." "As my Father hath sent me, even so send I you."

2. ALL OF CHRIST'S CAUSES LOOK TO THE CHURCHES FOR SUPPORT.

We have not gone far enough when we bring our people to see their obligation to give according to the Bible standard. Intelligent giving demands more than merely giving in the right proportion. The gifts must head out through the proper channels to the support of the Lord's work.

Intelligent giving, then, demands—

(1) *A knowledge of the causes to be supported.* The

ideal giving is when the giver realizes that he is giving to God. Yet the highest value to the giver is lost unless he can know the causes that his gifts help to support. The appeal of the causes is not less important than the appeal of the Cause.

It is the duty of the church to acquaint its members with the nature and character of all the causes that look to the church for support, at home and abroad. This information broadens the vision of the people and opens the way for enlarged giving.

(2) *A knowledge of the relative needs of the causes.* Not only should the giver know the causes, but he should know their relative needs. Not all the causes will need the same amount of support. As a part of the great program of Jesus, each cause is important in its place, and should receive its proportionate amount of support from every giver. No one who looks at the Cause of Christ as a whole will give to one cause to the neglect of others.

It is the duty of the church to so present the causes that claim the support of the church as to emphasize their relative financial needs without creating the impression that there is a corresponding disparity in their relative importance as agencies for good. The children in your home are equally dear to your heart, although one, who is in college, may be costing you as much as all the others. All the causes are dear to the heart of Christ although one cause may require as much support at the time as all the others.

(3) *A plan for giving to all the causes systematically according to their relative needs.* We may lead our people to a conviction that they ought to give according to the Bible standard; we may hold up before them the causes until they see them and respond to their appeal; we may show them the relative needs of the causes until they know what per cent of every dollar given should go

to each cause—yet if we do not provide a *plan of giving* that will take their gifts and faithfully distribute them to all the causes according to their relative needs, we have not discharged our duty as a church.

Right at this point is where many churches miserably fail. Right here is where the conscience of the people is broken down and their good purposes defeated. The people have a right to know before they make their gifts just where the money shall go and how it shall be distributed.

A strong word needs to be said here about the relation of a Baptist church to the money entrusted to it for distribution. A Baptist church never appeals for money for itself alone. There is always a cause in mind, local or general, when money is paid into the treasury of a Baptist church. Such money when received immediately becomes a trust fund. The church is in honor bound to pass the money on to the cause for which it was given. For a Baptist church to divert or misappropriate money is inconceivable. The very genius of a Baptist church makes it a Kingdom agency. It is not doing business for itself. It has absolutely no authority to use money save for the purpose for which it is given.

The Unified Budget Plan, as developed in this volume, is the only plan that works out, applies and preserves these sacred principles.

3. MEETING OUR GROWING TASK.

The gifts of our churches to the support of all mission work have not kept pace with the advancement and the enlargement of the work. The special effort put forth in the great 75 Million Campaign revealed still larger needs and greater opportunities. But the usual failure of the churches to supply the necessary funds, even under the inspiration of this great movement, made

it impossible for Southern Baptists to meet fully the larger needs and grasp the more inviting opportunities.

Repeated failures adequately to finance our mission program reaching their climax in the vast debt on our Mission Boards, as reported to the Convention of 1923, forced upon Southern Baptists the urgent demand for persistent training and development of our churches in systematic and proportionate giving through the Unified Budget System. By this plan alone will it be possible to bring a regular and dependable support to the causes dear to the hearts of all loyal Baptists.

The weak spot in Missions today is not in the Mission fields, nor in the administration of the Boards, but in the financial methods of the churches.—*Mott*.

TOPICS FOR DISCUSSION AND REVIEW

CHAPTER II.

1. Relation of money to the progress of the Kingdom.
2. The church as Christ's Kingdom Agency.
3. Church direction of all Kingdom activities.
4. Basis for co-operation of churches in larger Kingdom endeavors.
5. Importance of the gospel in Christ's program for the churches.
6. The church the base of supplies in pressing the Gospel Program.
7. The appeal of the causes as against the appeal of the Cause.
8. Duty of the church in receiving and distributing funds.
- 9 The rights of the giver in relation to his gifts.
10. The weak spot in our present Mission Program.

CHAPTER III

RELATION OF CHURCH FINANCE TO THE CHURCH ORGANIZATION

In considering church financial methods it must be borne in mind that we are dealing with a vital part of the church program. It must not be looked upon as a thing apart—something to be brought into execution to meet emergencies. It must be regarded as fundamental to a well-rounded church life.

1. CHURCH ORGANIZATION MUST PROVIDE FOR THE PLAN.

The church organization is incomplete which does not provide for a plan that will reach, enlist and develop every member of the church in Scriptural giving. In providing for such a plan, three things must be considered, namely:

(1) *The plan must be incorporated in the church program.*

We mean by this that it must be considered a definite part of the church work. It must be given the same emphasis in the church program as we give the Sunday school, the Baptist Young People's Union, the Woman's Missionary Union. These organizations are no longer looked upon as separate and apart from the church, or as organizations in the church, but they are organizations *of the church*. They are the church in the teaching of the Bible, in the training of the young people, in the study of Missions.

The Church Financial Organization is the church in the study and practice of Scriptural giving. It is the channel or outlet through which may flow a constant

stream of gifts to the Lord's work, which the teaching of the Bible, the training of the young Christians, and the study of Missions may produce.

(2) *The plan must be properly related to all other departments of the church.* The church financial organization must be made to aid as well as to use every other department of the church in the matter of educating, enlisting and developing the people in systematic and proportionate giving through the church.

Every organization of the church that is made up of church members should lead its members to give through the regular church financial plan. This is true of the W.M.U. and the B.Y.P.U. These organizations carry on a definite teaching of stewardship, tithing and systematic giving, but their giving should be done as church members through the regular church plan. Since the Sunday school seeks to enlist everybody—church members, non-church members, little children and all—it should continue to provide for the usual free-will offering in the classes. However, this offering should be so handled as never to take the place of, or overshadow, the regular giving through the church plan. Moreover, the regular Sunday-school offerings should go to the church treasurer in toto for distribution to all the causes supported by the church, without designation.

(3) *The plan must be operated under church control.* There must be one plan for the whole church. The veins of the body gather up the blood from every member of the body and convey it to the heart. In the process it is cleansed and purified, and from this common center goes out again through the arteries to give life and strength to the body. In like manner the church financial plan gathers up the money from every member of the church—the body of Christ—and conveys it to one common treasury. In the process it is consecrated to a holy purpose, and from this common center goes out in

a constant life-giving stream through the arteries of our great church and denominational life.

To carry the figure further, there must be harmony in the body if this process is to continue without interruption or hindrance. This harmony will come when the church assumes the same control over its financial organization as it exercises over its other organizations. All organizations of the church owe their reason for existence to the church, and receive their charter for service from the church. Their place in the program of the church must be carefully defined.

All auxiliary organizations of the church, the Sunday school, the B.Y.P.U., the W.M.U., must realize that they are *teaching and enlistment agencies* in the matter of giving, and not *separate or independent money raising agencies*. There must be one financial plan for the whole church. There must be one common treasury where all the money from every source in the church finds its way for distribution to the needs of the church, its various organizations, and to the causes beyond.

2. CHURCH ORGANIZATION MUST MAGNIFY THE PLAN.

(1) *The plan must create a giving conscience.* If you would produce tithers, your plan of giving must be conducive to tithing. If the *whole tithe* is to be brought into the storehouse, the financial plan must cover *all the causes* to which the tithe should be distributed. The plan must also be systematic, so that one may give through the plan, "as he is prospered."

(2) *The plan must reach and enlist the people.* The problem of enlistment is the most serious problem confronting the churches in the raising of money for the Lord's work. The greatest enlistment effort ever put forth by Southern Baptists (the 75 Million Campaign) resulted in the actual enlistment of only one-third of our

membership. The despair of every pastor and every church and every denominational agency is this burden of the unenlisted.

The remedy for this defect will come after the churches of the whole South have received a uniform course of instruction in the Bible principles underlying church finance and a plan of giving that will apply those principles. A mechanical plan, operated in a mechanical way, will never bring the desired results. The plan must be the means through which the great fundamentals underlying Scriptural giving may find their fullest expression in the life of the Christian and in the activities of the church.

(3) *Plan must make the giving a feature of worship.* The pastors and churches have a great deal to learn yet on this point. The giving is one feature of the worship in which all may take an active part and it should be made really worshipful.

a. *The Lord's money must be brought to the Lord's house on the Lord's day.* Any other plan for gathering in the funds fails utterly to make the giving a feature of worship. The reflex action in the heart of the giver is lost if a "church collector" goes to him in his place of business, or elsewhere, and collects his "dues." No one will ever grow in the grace of giving who does not realize that he is giving to God and his cause and not to men and things.

b. *The money must be brought in a God-honoring proportion.* It is a travesty to go through the form of worshipping the Lord with our gifts when the amount given is a pittance. The writer was visiting a church for the purpose of assisting in putting on the Budget Plan. When the moment came during the hour of worship for receiving the offering, the proper ones came forward and stood reverently at the altar while the pastor prayed that the Lord might bless the giver and

the gift and that the money might be used wisely in extending the Kingdom of Christ to the ends of the earth. When the speaker rose to begin his talk he glanced at the plates and quickly estimated the amount—a few quarters, a few dimes and several nickles—total \$3.65. He announced the amount and called attention to the deception they had played upon themselves. The incident had the good effect to show the church wherein they were failing.

Not only should the giving be done in the spirit of worship but it should partake of the element of sacrifice. David said, “Neither will I offer burnt-offerings unto the Lord my God of that which doth cost me nothing.” We cannot satisfy the demands of worship, nor the demands of an enlightened conscience, by offering the Lord a little hush money. “Bring the whole tithe into the storehouse.”

c. *The offering should be received in an orderly way.* The Bible injunction, “Let all things be done decently and in order,” might well be applied to the manner in which the offering is received during the solemn hour of worship. This writer has had his face to burn with humiliation many times at the way this feature of the worship is bungled. It begins when the pastor says, “Now let the deacons wait on the audience for the usual morning offering.” Then he sits down and begins to freshen up on his sermon notes, while the few deacons present will each look over the audience for several moments to see if the other fellow is going to move out. Finally about half as many as are needed to properly perform the service will shamle up to the front and fumble around until they find the offering plates. Then they will haltingly move down one aisle facing the people and back up the other aisle slipping up behind the people, and when the painful performance is over, every-

body feels that a sacred moment in the hour of worship has been shamefully desecrated.

But it would not be fair to leave this point without describing how this feature of worship should be conducted. There should be a sufficient number of persons, preferably the ushers, who are designated to wait upon the audience in receiving the offering. The ushers are the proper ones because they are standing in the rear of the building after having seated the people. They march forward when the pastor says, "We will now worship the Lord with our gifts." Never say, we will now *take* the morning, or the evening, offering. We do not take it; we receive it. The ushers will stand reverently before the altar while the audience bow their heads for prayer, the pastor leading in a few words of dedication. Then the ushers move quietly down facing the audience, one at each end of every tier of seats, letting the people pass the plates one to the other themselves. When they have passed through the audience without missing a single person, they form in the rear and march back down the aisles and deposit the plates on the altar, returning to their seats in the rear. Never permit them to disappear in the rear after passing the offering plates and leave the audience in suspense. By all means give time to properly emphasize this important part in the worship. During this entire period in the worship a soft offertory may be played on the instrument, but never have a congregational hymn or any special song at this time. Let nothing take attention from the main thing: "And they fell down and worshiped him; and opening their treasures they offered unto him gifts, gold and frankincense and myrrh."

3. CHURCH ORGANIZATION MUST SUSTAIN THE PLAN.

Church organization requires a constant process of re-enforcement. No part of it will remain definitely fixed for any length of time. The financial organization is no exception to this rule. In sustaining the financial organization, we would emphasize the following points:

(1) *Must definitely fix responsibility.* Some group of workers in the church must be charged with the duty of seeing that the right plan is installed and operated. This is beyond question the duty of the deacons, just as it is the duty of the deacons to see that all other needed phases of church organization are put into operation and made to function. This does not mean that the operation of the financial plan is solely the obligation of the deacons any more than it means that the Sunday school or any other organization of the church can be, or should be, operated solely by the deacons. In the very nature of the case, the proper sort of financial plan must be operated through the co-operation and active efforts of every other organization and department and every individual member of the church.

But when all this is said, it must be re-emphasized that the deacons are responsible for the perfecting and maintaining of the financial organization and for handling, distributing and accounting for the funds, as directed by the church. If the deacons are not sufficient in themselves for this responsible task, the church should create a Finance Committee each year who will be charged with putting on and operating the financial plan in all its details.

(2) *Plan must be renewed annually.* You cannot carry over your financial organization from one year to the next with any degree of success. It must be made

over again. It will retain and apply the same principles, which are fundamental and do not change, but there will be new conditions, new objectives, new pledges, new people to enlist.

(3) *Plan must provide for periodic reports.* The people must be made to visualize the results of the financial organization. This should be done in the most impressive way possible through monthly, quarterly and annual reports, giving the receipts and disbursements of all funds. These reports should be read in conference, published in church bulletin, placed on blackboard, or in other ways to suit the convenience of the church. Let the people see and hear the appeal of the causes the world over, and realize the constant need of their gifts.

“How then shall they call on him in whom they have not believed? and how shall they believe in him of whom they have not heard? and how shall they hear without a preacher? and how shall they preach except they be sent?”

TOPICS FOR DISCUSSION AND REVIEW

CHAPTER III.

1. Church Financial Plan as a definite part of the church program.
2. Relation of the Department of Church Finance to the other departments of the church.
3. Function of the other departments in the realm of Church Finance.
4. Things necessary in creating a giving conscience.
5. Enlistment in giving dependent upon teaching of Bible Principles.
6. Things that go to make giving a feature of worship.
7. How to receive the offering during the hour of worship.
8. Fixing responsibility for launching and operating the Church Financial Plan.
9. Reasons for renewing financial organization annually.
10. Importance of periodic reports to the church in the operation of the Financial Plan.

CHAPTER IV

A DISCUSSION OF PLANS

A brief discussion of some church financial methods that have been used and are now being used may prove of value by way of contrast with the Budget Plan, as advocated in this volume. It is not in the writer's mind to disparage any of the methods mentioned, since they have all been blessed of the Lord to some degree in sustaining and setting forward his Kingdom in the world. We would be unworthy servants of his, however, if we did not use all the light of past experience in forming better plans for financing his glorious cause.

1. SOME PLANS THAT ARE PASSING.

(1) *Involuntary methods.* Any method that does not recognize the voluntary principle in giving is going to fail to develop the people in the grace of giving. Individual responsibility to God places all Christian obligation on the voluntary basis. It also places all Christians on an equality before God. Out of this principle grows our democratic form of church government. It destroys class or caste distinction in church work.

Some of the plans which do not recognize these principles, and are therefore fundamentally incomplete, are—

a. *Pew rents.* Baptist churches have never followed this method to any great extent. It would not be necessary to argue its merits or demerits after stating the principles mentioned above. James, pastor of the first church Jerusalem, evidently did not use the pew rent plan: "For if there come unto your assembly a man with a gold ring, in goodly apparel, and there come in also a poor man in vile raiment; and ye have respect

to him that weareth the gay clothing and say unto him, Sit thou here in a good place; and say to the poor, Stand thou there or sit here under my footstool: Are ye not then partial in yourselves and are become judges of evil thoughts?"

b. *Dues and assessments.* It is not so uncommon to find Baptist churches where dues are required, or where assessments are made against the members, especially for support of the local church. This plan places the responsibility on the church officials and not on the individual in deciding what he should give. This is contrary to the Bible concept and causes the individual to relate his giving to the amount given by others instead of relating his giving to his earnings. The only scales that can correctly register our responsibility in giving are balanced on the one side with our love for Christ and his Cause and on the other side with the amount of our earnings. God requires us to give as we are prospered; in proportion to our prosperity. No minimum anywhere suggested is less than a tenth.

(2) *Indirect methods.* Under this head would come all plans like suppers, bazaars, entertainments, junk sales, etc. All such plans cheapen the cause for which help is sought and should not be sanctioned by the churches. It would not be just to question the motive which prompts churches, organizations and societies in resorting to such methods for raising money for the Lord's work. Many good causes have been projected and fostered through such means. But, in nearly every case, a direct appeal for voluntary offerings to any worthy cause will result in the raising of more money and will bring a blessing in return to those who help. The love for Christ and his Cause should be our only appeal for funds to support his work.

(3) *Spasmodic methods.* Under this head would come all Periodic Collections, High Pressure Cam-

paigms, and Round-ups, as methods for raising money for the current support of the Lord's work. This brings us closer home in our discussion of methods. We are no longer reciting ancient history.

The word spasmodic means violent, or impulsive and transitory. No word could better describe the methods that are now being used by some of the states of the South in raising money for the Lord's work. After a violent, impulsive effort, covering a few weeks twice each year, in which about all the money given by the churches for the year is "collected," we see our efforts fail in producing permanent results. Their transitory effects soon vanish and the churches lapse into inactivity in their giving for another six months. The stronger the pressure put on in the "round-up," the more complete is the slump afterwards.

If the great 75 Million Campaign had brought no other blessing to Southern Baptists, it is enough to know that it has convinced all of our leaders, as well as the churches everywhere, that the only solution for the future support and extension of our great Kingdom work rests in the thorough teaching, enlistment and development of our churches in systematic and proportionate giving through the Unified Budget System.

2. THE COST OF INADEQUATE METHODS.

It is impossible to estimate the cost to the Baptist cause of our failure through all the years to preach and teach the Bible doctrine of money, and to provide a practical and uniform method in the churches for gathering and distributing the funds. God has greatly blessed Southern Baptists, but he has blessed only so much of the Truth as they have believed and taught. If we had not neglected the Truth as it relates to money, the story of our achievements would have been beyond

description. We will mention only a few points wherein these inadequate and unscriptural methods have failed.

(1) *They have failed to enlist and develop the people.* Not only must our teaching on the subject of giving be such as to bring conviction as to their Scriptural foundation, but our practice must re-enforce our teaching. None of the methods mentioned above will enable the churches to apply the Bible teaching on the subject of giving through the operation of the method. The enlistment problem has grown out of the fact that our methods would not square with Bible teaching. Development in any Christian grace must come as a result of obedience to the Bible teaching on the subject. Our methods must point the way to obedience. In many cases, because of the use of unscriptural methods, it is not so much a problem of *unwillingness* to obey as it is a problem of *how* to obey.

(2) *They have lowered the churches in public esteem.* The church should be an example to the whole community for correct business methods. Our churches have suffered no little in the eyes of the world because of sloven and impractical money methods. Just a few years ago it was difficult for a church or a church institution to borrow money for promoting any sort of enterprise. They were not looked upon as safe in their business methods or prompt in meeting their obligations. However, there has been a wonderful change in this regard during the last decade. But it still remains for the churches to take first rank as business institutions, with money methods that will produce a regular dependable income fully adequate to press the great Kingdom enterprise out to the ends of the earth. This is a great challenge to our common sense, and a mighty appeal to our faithfulness to the word of God.

(3) *They have hampered the work of our Boards.* The most serious thing that now faces our Baptist cause

is the fact that we have builded new enterprises and established new agencies for the advancement of the Kingdom without giving enough thought to developing and strengthening the source of supplies. It is unsafe to grow a great denominational spirit on a weak church conscience. We must get back to our churches with the sort of instruction and the sort of methods that will reach, enlist and develop the masses. We cannot continue to depend upon the same faithful few in our churches, and the same few faithful churches, to meet the additional and ever-growing demand. The tragedy of the modern mission enterprise is the fact that our Boards are facing such matchless opportunities, but find their arms shortened by the untaught, unenlisted masses of Southern Baptists.

3. THE COMING OF THE BUDGET PLAN.

The Budget Plan as a plan has been somewhat introduced to the churches, but it has not been studied sufficiently as a principle. If it should be looked upon simply as a new method to be "tried out" in the churches to see if it would "work" it would be doomed already to failure. The merit of the Budget Plan over all other methods of giving lies in the fact that it makes possible in its operation the application of all the principles and standards laid down in the Bible on the subject of giving.

(1) *The Budget Plan defined: To organize for and to operate and maintain a plan of systematic and proportionate giving, covering all objects supported by the church, based on an annual schedule of needs agreed upon and adopted by the church.*

The word Budget originally meant bag, or wallet; or a bag and its contents. Later the term was applied to the money-bag, or treasury. Afterwards it came to be used in relation to the public treasury. Now when

the Secretary of the Treasury submits to Congress the estimates of expenditures necessary to run the government, it is called the budget. The estimates are prepared by the heads of the different executive departments. The estimates thus submitted form the basis on which the various appropriation bills are prepared. The appropriation bills, when passed, determine the amount of money needed to run the government. Then Congress must provide revenue measures that will produce the necessary amount of funds.

The same general principles run through the Budget Plan when considered as a church financial program. The church must consider all the causes that look to the church for support, at home and abroad. It must then consider the needs of each cause separately, as compared with the needs of the other causes. Then it must provide the revenue necessary to meet all these needs regularly and adequately during the year.

The revenue is provided through the individual pledges of the church members obtained by means of the Annual Every-Member Canvass, followed by practical enlistment methods covering the entire year. A proper division of the funds as between the local church expenses and the denominational causes is determined by use of the separate pledge for these two objects, to be paid into the church treasury through the duplex envelope, or a separate envelope for each of the two objects.

Where a church prefers the use of what is known as the "Single Budget," the division of the funds as between local church expenses and denominational causes is determined by fixing a definite ratio that shall obtain in the division of all funds received through the Budget Plan, a definite per cent going to local church expenses and a definite per cent to denominational causes. In this case, only one pledge is taken from the subscriber cov-

ering all causes represented in the budget, and a single pocket envelope is used by the subscriber in making his payments. Where the church will faithfully divide the funds, as agreed upon in the adopted budget, this plan will prove less complicated, both for the subscriber and for the church bookkeeper.

(2) *The Budget Plan designed: To reach, enlist and develop every member of the church in the grace of giving and in loyalty to the whole Kingdom program.*

The budget plan views the whole Kingdom program in one grand concept. It contemplates the full ministry of Jesus—Teaching, Preaching and Healing—the world over. It provides support for every cause from the smallest need of the local church to the farthest reach of the great mission enterprise.

The thought out of which the budget idea grew was the thought of the “money-bag.” The germ thought in the whole plan is—*ready money to meet the needs of every cause.* Until this goal is reached the plan will not have accomplished its purpose. This goal will be reached when the plan is understood, adopted and used by every church in our whole Southland.

(3) *The Budget Plan destined: To unify and standardize church financial methods for the whole South, and bring to the Cause of Christ adequate and systematic support.*

Southern Baptists have gone on record as committed to the Budget Plan. At the time this manual is issued (1923), the Convention, through its Conservation Commission, has just created a department to emphasize the Budget work, and has placed over the department a competent director. Every state has been asked to follow in the creation of such a department under competent direction.

We are now in position really to unify and standardize our church financial methods and to create a litera

ture looking to that end. The purpose of this manual is to lay the foundation for the development of a complete course of study for use in the churches, covering the whole great subject of Kingdom Finance.

No more will Southern Baptists break up the program of Jesus into segments and give to favorite causes to the neglect of others. Every dollar given through the Budget Plan is a "Kingdom Dollar." May such a glorious principle never be abandoned.

TOPICS FOR DISCUSSION AND REVIEW

CHAPTER IV.

1. The voluntary principle in giving.
2. Some church Financial Plans that do not recognize voluntary principle.
3. Relation of giving to earnings.
4. The tenth the only suggested minimum.
5. Development in grace of giving dependent upon obedience to Bible teaching on subject.
6. Some failures in use of inadequate financial methods.
7. Meaning of Budget Plan
8. Design of Budget Plan.
9. Germ thought in the Budget idea.
10. Proposed goal to be reached through South-wide use of Budget Plan.

CHAPTER V

FACTORS IN SUCCESSFUL CHURCH FINANCE

The business men of this country are coming more and more to realize that the principles of religion should be applied to all lines of legitimate business. The slogan, "More religion in business and more business in religion," is going to work wonders both in religion and in business.

There are factors that enter into the raising of money for any worthy cause, aside from the cause of Christ, that must be considered in raising money for the cause of Christ. In fact, the business world has simply taken the principles that underlie the financing of Christ's Kingdom, as well as some other principles of our religion, and has used them in a greater way than the churches have learned to use them.

1. THE VALUE OF A WORTHY PROGRAM.

When business men undertake a big thing, they undertake it in a big way. It has ever been the lasting reproach of God's people that they have tried to do the biggest work ever committed to men in a small way and with a small program.

An illustration that will to some extent carry the point made under this heading and show the value of a worthy program is the plan followed by Secretary McAdoo in financing the recent world war.

(1) *Influence of a fixed goal.* When it became necessary to sell another great issue of bonds, the Secretary of the Treasury would first announce to the country the amount of the proposed issue. The amount might be so enormous as to stagger the imagination, but time

would be given to let that goal become fixed in the minds of the people. It would finally become a set purpose in the common mind of the country that the goal must be reached.

This same principle applies in beginning any worthy program for raising money in the Lord's work. It was used in the 75 Million Campaign. We first announced the goal to be reached and then let the mind of Southern Baptists have time to grasp its significance, and to have time for a purpose to be formed in the common mind of a great people that the goal must be reached.

This same psychological principle was being used long before the world war in every church where the Budget Plan was in operation. The first thing always is to make up the budget to be raised, arrive at the total, and then let the entire membership know the financial task for the year ahead. Give plenty of publicity to it and allow time for the common mind of the church to become fixed in purpose to reach the desired goal. Let it be a worthy task—one that will challenge the imagination and faith of the people.

(2) *Fellowship in a common task.* The next part of the plan in our chosen illustration was for the Secretary of the Treasury to create a great spirit of fellowship and co-operation among all the people of the nation in putting over a great common task. By use of posters and speakers and in many other ways he would present the great cause in which we were all alike interested. He let us know the objectives to be reached through the use of the money. We could see our armies pressing the battle on to victory.

This principle was followed in preparation for the 75 Million Campaign. It was followed not because it was used in financing the war work, but because it carried out a general principle that lies at the root of

all effort to bring a great body of people to think together and work together and give together in a great common enterprise.

Long before the great popular efforts at raising money during the world war, and in the money raising campaigns of the various religious denominations following the war, the churches over the country that used the Budget Plan recognized and made use of these fundamental principles.

Not only must the whole church know the amount of money needed to finance in a worthy way all the causes that look to the church for support, but the people must be brought to think together and work together and give together in a common effort to accomplish a common task. This requires information—a knowledge of the needs, where the money goes, and the general objectives to be reached. While all the members of the church are thus brought into fellowship in a common task, they must also be made to see that their church is one among many others that are thinking and working and giving towards the same end, namely, that the army of Christ might press its conquests out to the ends of the earth.

(3) *The challenge to personal responsibility.* All the other features of our illustration would have failed in financing the world war had the Secretary of the Treasury not carried his plans to the final issue by taking the total amount to be raised in the nation and breaking it up into regional quotas, state quotas, county quotas, district quotas, city quotas, on down to the individual. In this way the individual could see his personal part in a common task where all the people of the nation must raise a total of six billion dollars.

On the issue of personal responsibility hangs the final success of any effort at raising money where a group of people are jointly interested. The success of the

Budget Plan in the church depends absolutely on the enlistment of the individual members. The individual pledges furnish the only guarantee that the total financial objective of the church will be reached.

Later chapters will outline plans for reaching the individual and securing his pledge, but the study of this book will be in vain if it fails to enforce the thought that the *personal responsibility* of every member of the church, man, woman and child, must be acknowledged and registered in the form of an individual pledge if the purpose of the Budget Plan is to be realized. *The enlistment of the individual is paramount.*

2. THE VALUE OF TRAINED LEADERSHIP.

The call of the world for trained leaders is no less insistent than the call of the churches. There are more big places in civil, political and commercial life than there are big men to fill them. The same is true in the work of the Lord, in the denomination at large and in the local churches.

(1) *Plans cannot advance beyond the leaders.* In all of our efforts at getting better methods into operation in the churches, we are confronted with the lack of trained leaders. The Normal Training Course of the Baptist Sunday School Board is designed to overcome this lack of trained leaders in that department of our work. Similar efforts are being made along other lines of church work.

It is hoped in the preparation of this volume to begin the creation of a standard literature on Church Finance that will develop leaders in the churches who will know how to install, perfect and operate the Budget Plan as a uniform plan of giving for all the churches of the Southern Baptist Convention.

(2) *Steps in the training of leaders.* It is often said that the deacons should "run" the church finances. This

writer assumes that the deacons have a large responsibility in the successful operation of the Budget Plan, but that every department and every individual member of the church must be brought into the closest possible co-operation with the deacons in making the plan a success.

In assuming that the deacons share the largest responsibility for the success of the Budget Plan in the church, we must also assume that the deacons can do no more than they know how to do. Neither will they realize their need of further knowledge unless somebody brings it to their attention. Somebody must lead in training the deacons. Where, then, shall we begin our training of leaders?

We would unhesitatingly say that the pastors need first of all to be trained in the principles and practical workings of the Budget Plan. They should master the whole subject of Kingdom Finance. The pastors who are out in the active pastorate should study the subject through the use of this manual and other books, tracts and leaflets; through institutes and conferences; and through special courses offered at our colleges and seminaries. Those who are still in school should be provided with such a course of study as a regular part of the curriculum. All of our Baptist schools should at once establish such a course of study and training under competent direction. The improvement of church financial methods must wait upon the training of our pastors in this important phase of leadership.

After the pastor is trained, his first class in the teaching of the subject should be his deacons. Not only should he teach them this manual, and other books on the subject, but he should encourage them to read books and tracts on the Budget Plan and to attend institutes and meetings where courses of study and lectures are provided along this line. Many such opportunities will

doubtless be offered by our Boards and institutions from now on looking to the better training of church leaders on the whole subject of church finance. Not only should pastors and deacons be well taught on this subject, but the other officers and department heads in the churches should be informed and know their part and responsibility in the enlistment, teaching and development of the people in Scriptural giving through the operation of the Budget Plan.

(3) *The art of choosing leaders.* Not every one who has studied the Budget Plan will be competent to direct the various phases of the plan in the church. Each person who is chosen to have a definite part in putting on or in operating the plan must be selected with respect to his or her qualifications for that special work. Not every one who knows the plan will be capable of organizing the forces in the church for launching the campaign of enlistment. Not every one who knows the plan will be competent to conduct the campaign of education preparatory to the great enlistment effort. Not every one who knows the plan will be competent to serve as financial secretary or treasurer. Such a person must be able to master details, be accurate in figures, be tactful in dealing with people, be prompt in meeting all engagements, be spiritually minded, be a natural born optimist.

Too much emphasis cannot be placed on the importance of wisely selecting all those who are to have direct charge of any phase of the financial organization. Let no one be chosen for any phase of this work simply because he may occupy a certain official position in the church. Common sense must be used in this matter, or confusion and defeat may follow.

3. THE VALUE OF SUSTAINED ENTHUSIASM.

The secret of success in any phase of church work is to keep up the enthusiasm. As the writer began this paragraph his mail was brought in, and one letter was from the teacher of the Business Men's Bible Class, of which he is a member. The teacher was urging a full attendance on the class session the following Sunday. He was anxious to keep up *enthusiasm* in the class work during the summer.

The B.Y.P.U. Secretary for Mississippi gets out a little quarterly paper for his department called the "Triple-Eye." The three "eyes" are "Information," "Inspiration," "Incitation." The idea conveyed in the title is that information leads to inspiration and that inspiration incites to action, the three being necessary if you would "see" success.

This thought hardly needs to be amplified. It is self-evident that you must give your people plenty of information about the plan if you would fill them with inspiration for the success of the plan and incite them to personal, individual, and continuous interest in the plan.

TOPICS FOR DISCUSSION AND REVIEW

CHAPTER V.

1. Business in Religion.
2. Doing a big thing in a big way.
3. Influence of a fixed goal in accomplishing a worthy task.
4. Creating fellowship in accomplishing a common task.
5. Personal responsibility in accomplishing a common task.
6. Demand for trained leadership.
7. Pastor's responsibility in training church leaders.
8. The Deacons and Church Finances.
9. The art of choosing leaders.
10. Sustained enthusiasm in church finance.

CHAPTER VI

PREPARATION FOR INSTALLING THE BUDGET PLAN

In putting church plans into operation it is often the case that the pastor and deacons expect the church to follow them in the adoption and use of methods about which the membership has been given but scant information. It is always best to take your plans right out to the heart of the people. That is the surest way to win confidence and secure co-operation.

1. PREPARE THE MIND OF THE CHURCH.

The Budget Plan is peculiarly a people's plan. If the plan is to succeed the people must understand it and accept it. In leading the church to such a state of mind, the following lines of preparation are necessary:

(1) *General preparation.* If the church has under consideration the adoption of the Budget Plan for the first time, the pastor, deacons and other advisers should agree upon a time when the church shall be asked to adopt the plan. It would be well to set the time several weeks in advance of the date when the plan should begin operation. In fact, two months can be used profitably each year in preparation for the annual renewal of the budget.

The next thing after agreeing on the time is to appoint a committee to lay out and conduct a thorough campaign of education, when the whole matter shall be brought to every department, organization and individual member of the church. This committee should include representatives from every department of the church.

(2) *Spiritual preparation.* If the spiritual preparation goes along with the other preparation the Holy

Spirit will lead the people to do the right thing. If pastors and church leaders would learn this lesson they would begin to see all worthy plans adopted by the churches and the Kingdom of Christ go forward in a great way.

During the period of preparation for adoption or renewal of the annual budget, the pastor has opportunity to lay himself out in preaching on Stewardship and Missions. The whole budget program is missionary. The whole appeal for its support is a stewardship appeal. Moreover the giving of life and substance will eventuate in prayer; and, in like ratio, prayer will open the fountains of benevolence.

Another opportunity in the spiritual preparation is to conduct study courses in Stewardship and Missions. Many good books and tracts are now being offered along this line. Make large use of them, both for study and for general distribution.

(3) *Educational preparation.* As soon as the above named committee has been organized, and carefully instructed, they will take the information back to their respective groups and organizations in the church. The pastor should carry this committee through a study of this manual before they begin the campaign of education among the membership. The committee cannot instruct others until they are instructed themselves. In fact, the best instruction in the departments would be the teaching of classes in this manual and other books on the subject. Programs based on the principles and plans set out in this manual would be helpful for use in departments.

The campaign of education should take the following course:

a. *Thoroughly explain the plan.* In talks, addresses and announcements from the pulpit, in the departments, organizations and classes, cover the following points:

(a) Explain the Budget Plan, its aims and purposes.
(b) Show need for a better plan and a larger program.
(c) Show how the plan takes care of the current needs of all the causes supported by the church, both local and denominational. (d) Explain the enlistment value of the plan. (Glean from this Manual matter for talks and blackboard outlines.)

When it is convenient or desirable it might be well to have sermons or addresses by outside workers on the Budget Plan. Some churches devote a week or so to a program of education and inspiration leading up to the adoption of the plan, using some outside speakers on the program.

b. *Commit church to the plan.* When the membership fully understands the general plan, then have the church to take action on its adoption. In adopting the plan the church would commit itself to the use of the plan for taking care of the current support of the church and for meeting the current obligations of the church to all denominational causes. In other words, the church would by this action authorize the installing and operation of the Budget Plan as the Church Financial Program.

The correct method of procedure in this matter is to have the whole plan presented to the church for adoption in the form of a resolution. It is absolutely necessary to set the church organization in full harmony with the proposed plan, and the best way to accomplish this result is by the use of a formal resolution that will provide for such changes and modifications in the work of the church as might be necessary to completely unify all the forces. In order for the Budget Plan to be properly operated, all the various organizations of the church must co-operate in the use of the one plan. They must quit the field of financial administration and yield

to the use of the Budget Plan as the one financial program for the whole church. Then, too, there will be need for stated business meetings, periodic reports, etc. All these things should be definitely understood and agreed upon when the plan is adopted by the church. A resolution setting all these matters out clearly would prevent any controversy or misunderstanding afterwards.

c. *Make out the proposed budget.* After the church is committed to the use of the plan, the next thing is to make out the schedule of needs covering the proposed budget to be raised. This work may be done by the committee having in charge the campaign of education, with the aid of such others as may be called into conference with them, or appointed by the church. Every department of the church should be represented on this committee.

Making out the budget is a real crisis in the life of the church. It is the first test as to whether or not all the forces of the church can merge their separate interests in the one common purpose. It is the time when one plan must take the place of many plans. It is the time when church control in the whole field of financial administration must have unanimous recognition. When this has been accomplished, and a unified budget has been agreed upon, a lasting victory has been won.

What this Budget Committee proposes will as a rule be adopted by the church. It means that the work should be done with great care, after a complete survey of all conditions, and after much prayer. It will mark out for the church a unified task directed by a united purpose. It should be a worthy task, one that will honor God and call out the best efforts of the church.

The budget should be itemized under the two heads, "Current Local Support," and "Current Denominational Support." Let it be understood that only such items

as go to meet the current needs of the local church work and the current needs of the denominational work shall be included in the regular annual budget. Extra financial matters should be handled as suggested in Chapter ten.

(For the items that usually go to make up the annual church budget and the explanation of same, see Form No. 1, page 52.)

d. *Exploit the proposed budget.* After the budget schedule has been carefully made out, showing all the causes to be supported and the amount proposed for each cause, it should then be carried back to the people for their full and frank consideration. The proposed budget thus presented is of itself one of the strongest educational forces. The members can in this way see the whole financial task of the church for the coming year and begin to form in their minds and hearts a purpose to accomplish it.

It has been found helpful to issue a letter to the membership at this stage of the educational work giving a brief outline of the Budget Plan, a copy of the proposed budget schedule, the time when the budget will be offered to the church for adoption, with an appeal for the fullest measure of co-operation in making the plan a success. This letter may be signed by the pastor, or by the pastor and deacons, or by the committee having this work in charge. Avoid stereotyped letters copied from other sources. Write a letter in your own way out of your own heart.

2. PRESENT BUDGET FOR ADOPTION.

By the time the budget is offered to the church for adoption the whole membership should understand the whole program. The former action in adopting the plan is not complete until the budget proper is adopted. You cannot separate the plan from the goal to be reached

through the plan. No church has adopted the Budget Plan simply because it has taken an every-member canvass and is using the envelope system.

When the church has adopted the plan, and the goal to be reached through the plan, it then becomes the plan for the whole church. It is not necessary for every member of the church to vote for a plan in order for it to become a plan for the whole church. If the majority of the members present at a regular conference of the church vote to adopt the Budget Plan it then becomes the plan for the whole church. No person is a true Baptist who refuses to co-operate in any plan after his church has voted to adopt it. This is a lesson hard for some Baptists to learn, but we should continue to press the principle of church sovereignty as a reason for individual co-operation. A Baptist church is a democracy. The will of the majority in matters of method is final.

3. PERFECT THE FINANCIAL ORGANIZATION.

After the church has voted to adopt the budget, either for the first time or in the annual renewal, the next step is to put the plan as adopted into operation. This requires thorough organization. Many details must be looked after. To ignore these necessary details would mean failure and defeat.

(1) *Create a Finance Committee.* This committee may include some or all of the persons named on the committee appointed to conduct the campaign of education. Some churches use the deacons only for this committee. The committee ought to be representative but not too large. It ought to be a permanent committee for the year. It need not include all persons who will be used in conducting the every-member canvass.

The committee will organize by electing from their number a General Chairman, who will be the leader or director of the campaign of enlistment, and as many

sub-committees as may be necessary to work out all details leading up to the every-member canvass.

(2) *Map out territorial divisions.* In city, town or country, it is best to divide the church territory into as many divisions as may be necessary in order to handle the organization successfully. After these divisions have been definitely fixed, proceed as follows:

a. *Name a captain over each division.* Strong and capable persons should be chosen to serve as captains. The captains and the general chairman will then meet and select as many helpers for each division as may be necessary for making the every-member canvass. The captain of each division will route his workers in teams of two each and be sure that they will work well together. Each team should have at least one experienced worker if possible.

b. *Make informational survey.* This survey will include (a) revising the church membership roll and locating the present address of every member. If the roll has been neglected a religious census may be necessary in order to make this important work accurate. (b) Locate all non-resident members and provide for a committee who will write to each one in an effort to secure pledge to the church budget. (c) Make list of special individuals who should be seen by special workers, if deemed expedient. The territorial arrangement is necessary but it should yield in some cases to the assignment of names to the workers with regard to the persons most easily approached by the various teams. (d) Arrange names of resident members on lists according to territorial divisions for use of captains in arranging for the every-member canvass. The captains will then transfer the names to the individual pledge cards for use of teams in soliciting pledges. (See Form 2-C, Page 58). (e) Ascertain the giving record of

each member for the previous year and note same on lists opposite name.

c. *Drill the workers who are selected to conduct the every-member canvass.* The instruction to the workers would be along the following lines: (a) how to approach the people; (b) talking points for the budget; (c) how to answer objections; (d) how the pledge card is to be filled out; (e) how to explain to the subscriber the use of the envelopes for making payments on pledges.

d. *If deemed expedient apportion the budget in suggested weekly amounts to the various members as a guide to the teams in soliciting pledges.* This would be confidential information for use of solicitor only and would be based on the giving record and ability of each member. This information would be placed on separate card or on list in the hands of the team. This plan has been found helpful especially where the canvass is being made for the first time.

e. *Have banquet for men of the church on some night of week preceding the every-member canvass when a good program shall have been arranged emphasizing the work of the church in general and the plans for the following Sunday in particular.* Such a meeting of the men will always contribute largely to the success of the work.

f. *Issue letter to the membership during week preceding the every-member canvass, urging the people to remain at home on Sunday afternoon until seen by the teams, requesting prayer for the success of the work, stressing importance of a worthy pledge from every member, etc.*

(3) *Provide necessary equipment.*

a. *For the every-member canvass.* This would include the following items: (a) pledge cards (Forms 2-A, and 2-B, Pages 56 and 57); (b) contribution envelopes. (Form No. 3, Page 59).

b. *Bookkeeping supplies.* This would include: (a) budget cash sheet (Form No. 6, Page 94); (b) individual subscriber's record book (Form No. 7, Pages 96 and 97); (c) cash book (Form No. 8, Page 98); (d) ledger and banking outfit (usual forms will answer); (e) statement blanks (Form No. 9, Page 101); (f) computation table card (Form No. 10, Page 103).

c. *Follow-up supplies.* This would include a publicity channel, like a church paper or bulletin, typewriter, desk, copying machine, filing cases, stationery, etc., according to size of church.

Every church should have a well-equipped office where the secretaries may do their work.

Note—All the regular forms here illustrated may be had from the Baptist Sunday School Board, Nashville, Tenn.

FORM NO. 1

ILLUSTRATION UNIFIED BUDGET SCHEDULE		
<i>Division for</i>		
<i>Current Local Support</i>		
1. Pastor's Salary	\$.....	
2. Financial Secretary .....	.....	
3. Organist .....	.....	
4. Janitor .....	.....	
5. Expense Auxiliaries .....	.....	
6. Convention Expenses .....	.....	
7. State Denominational Paper .....	.....	
8. General Incidentals .....	.....	
		\$.....
<i>Division for</i>		
<i>Current Denominational Support</i>		
1. Foreign Missions	\$.....	
2. Home Missions .....	.....	
3. State Missions .....	.....	
4. Christian Education .....	.....	
5. Hospitals .....	.....	
6. Orphanages .....	.....	
7. Ministerial Relief .....	.....	
		\$.....
Total budget to be raised ..	.....	\$.....

Form No. 1 shows how to list the items going to make up the annual budget. The items and amounts

for each are easily determined by carefully laying out the plan of work for the church covering the year upon which you are about to enter. The plans should always have in mind a normal advance over the previous year.

The items for denominational support would include all the regular agencies and institutions established by the denomination for carrying on mission work, educational work, and benevolent work. These are generally grouped as indicated in illustration, with a definite percentage basis suggested by the state convention, or general association, for the distribution of all funds given to these objects through the regular budget. In handling the matter it is easier in every way for the church to adopt the basis of distribution suggested by the general body with which it is co-operating.

The items listed in illustration for local support are merely suggestive and would not represent the needs of every church.

EXPLANATION

1. CURRENT LOCAL SUPPORT.

The items of salary should be first considered, and first of these should be the salary of the pastor. Next would come the salary of other paid workers whose services are necessary to the successful work of the church. The illustration seeks to indicate the requirements of an average full-time church. Larger churches would need other paid workers. Smaller churches would use voluntary workers for some of these positions.

The expenses of all auxiliary organizations of the church, the Sunday school, the Woman's Missionary Union, the Baptist Young People's Union, the Men's Union, etc., should be included in the regular budget. The expenses would include literature and other sup-

plies for their regular work, and a reasonable amount for their social activities. The amount should be sufficiently large to make dues, fines and assessments unnecessary among these organizations in the conduct of their work. Then if free-will offerings are received in these organizations, the money so given would go to the church treasury for credit on "the budget."

The item for convention expenses would provide for the trips of pastor and other chosen representatives to the various annual meetings of the general denominational bodies, state and South-wide. The church should by all means have representatives in attendance on all such meetings.

The item for state denominational paper would cover the cost necessary to send the Baptist state paper to every home included among the resident membership of the church for the year. This is coming to be considered just as important, and just as really a church obligation, as the purchase and free distribution of literature to the membership of the various organizations of the church. The church as a whole is more important than any or all of its constituent organizations.

The item for general incidentals would include fuel, lights, insurance, upkeep, etc. It should be large enough to cover the many small matters that will come up during the year for which provision is not made in the other items of the budget. In other words, this item may be called an "Emergency Fund," as it is intended to take care of all emergencies that may arise in the current local expenses of the church during the year.

2. CURRENT DENOMINATIONAL SUPPORT.

At the time this Manual is issued, the division of the budget for denominational support is the obligation of the church to the "75 Million Campaign." If the church made a five-year pledge to the great Campaign,

its goal for each year of the Campaign period should be the raising of not less than one-fifth of its total pledge to that fund. If the church did not make a five-year pledge to the Campaign, it should assume to pay each year a just amount to this fund, including the amount as the denominational division of its annual budget.

Where the members have made five-year pledges to the 75 Million Campaign, an effort should be made to induce the subscribers to pay the balance remaining unpaid on their pledges systematically during the period. The balance on all such pledges could be paid more easily if broken up into weekly amounts and contributed through the regular budget envelopes.

When the 75 Million Campaign period is ended, some plan will be inaugurated whereby the support of all denominational objects may be more easily adapted to the whole budget program as outlined in this Manual.

In the accompanying illustration, the amount set opposite each item for denominational support would be the proportion going to that object out of the total assumed by the church for all denominational purposes, the amount being based on the percentage basis of distribution agreed upon by the state convention or general body with which the church is co-operating. If the church does not accept any suggested basis of distribution, it should work out and agree upon some equitable basis of distribution before the budget is offered for final adoption by the church. Every member must know where the money is going before he makes his subscription.

THE BUDGET PLAN

FORM NO. 2-A

UNIFIED BUDGET SCHEDULE AND PLEDGE CARD
BAPTIST CHURCH

Total Budget to be raised\$.....

*Division for
Current Local Support*

Pastor's Salary\$.....
 Financial Secretary
 Organist
 Janitor
 Exp. Auxiliaries ..
 State Denom'l Paper
 Convention Expenses
 General Incidentals

*Division for Current
Denominational Support*

Foreign Missions ..\$.....
 Home Missions
 State Missions
 Christian Education
 Hospitals
 Orphanages
 Ministerial Relief
 Total\$.....

Total\$.....

PERSONAL PROMISE—To help guarantee the above financial obligation of my church for the year beginning January 1, 1924, I hereby agree, the Lord prospering me, to give regularly during the year the amounts indicated below, through the envelope system provided for the purpose.

Current Local Expenses\$..... per week

Current Denominational Support \$..... per week

Signature

Address

Account No.

Our Slogan: 100% Givers to Every Cause

Form No. 2-A shows illustration of pledge card that must be printed specially for the church where it is to be used. The card shows at a glance the whole budget to be raised and the amount going to each object. It is always worth much more than the extra cost to have pledge cards printed in this form for use in making the every-member canvass.

In signing this card the subscriber is able to see by the list of objects and amounts just how his gifts will be distributed.

FORM NO. 2-B

UNIFIED BUDGET PLEDGE CARD

Year beginning _____ 192__

PERSONAL PROMISE:

To help guarantee the adopted budget of my church, I hereby agree, the Lord prospering me, to give regularly from above date the amounts indicated below, through the envelope system provided for the purpose.

Current Local Expenses\$..... per week

Current Denominational Support.\$..... per week

Signature _____

Account No. Address _____

Our Slogan: 100% Givers to Every Cause

Form No. 2-B shows pledge card that may be used where the church does not find it convenient or desirable to have a special form of card printed showing the list of objects and amounts going to make up the adopted budget to be raised.

In using this form of card the church should before the date of the every-member canvass present to the membership thoroughly the adopted budget schedule showing all the causes to be supported and the amount going to each cause. The subscriber must know how the money is to be used.

The account number in the lower left hand corner of this card, and also in Form No. 2-A, represents the subscriber's envelope number on the treasurer's record book. These cards should be permanently filed as an alphabetical index to the subscriber's account on the ledger.

THE BUDGET PLAN

FORM NO. 2-C

REVERSE SIDE FORMS NOS. 2-A AND 2-B

INFORMATION	Division No. _____	Team No. _____
Name _____		
Address _____		
Change of Address _____		
Remarks :		
Note above any needed information or reason for failure to secure pledge. THIS IS IMPORTANT.		

Form No. 2-C shows the reverse side of pledge card whether a special card is printed for use of your church (Form 2-A) or whether the stock form of pledge card is used (Form 2-B).

The name and address of every member, or other persons to be solicited, are placed on the "Information" side of the pledge card before date for making the every-member canvass. Each person solicited is presented with his own pledge card with his own name on it. This original pledge card of the individual is kept by the solicitor whether pledge is made or not. If the individual wants card left for any reason, the solicitor should in every case leave a blank card. A supply of blank cards should be in hands of every team for such use.

If individual fails to make pledge, or is not seen, note reason on card for failure to secure pledge. Also note carefully any change of address or other information of value. *Bring the card back without fail.*

FORM NO. 3

CONTRIBUTION ENVELOPE

481 AUG 1st. SUN	AUG 1st. SUN 481
WEEKLY OFFERING	WEEKLY OFFERING
CHURCH EXPENSES AMT. \$. Including Pastor's Salary	BAPTIST 75 MILLION CAMPAIGN
Baptist Church	All the Causes, Other Than Local Church Expenses <i>Foreign, Home and State Missions, Education, Ministerial Relief, Orphanage, Hospital</i>
NAME	The enclosed \$. is to pay on the pledge of
Please bring or send your contributions regularly. If you are absent, remember that the church expenses go on just the same.	 "What shall I render unto the Lord for all his benefits towards me?—I will pay my vows unto the Lord."
THIS IS FOR OURSELVES	

Form No. 3 illustrates the style of Contribution Envelope used in making weekly payments on pledges. It is a two-pocket, or duplex envelope, one side being used for placing the contribution for "Current Local Expenses," and the other side being used for placing the contribution for "Current Denominational Support."

The envelope used in the illustration is printed specially for the church where it is used. They are put up in cartons, fifty-two to the set, one for each Sunday of the year. They are calendar dated, each envelope showing the date on which it should be used. They are serially numbered, by sets, every envelope in each separate set being given the same number, the number representing the subscriber's account number on the treasurer's record book.

Where the church does not care to have envelopes printed, with the name of the church printed on them, or such other wording as the church may desire, a

"stock" envelope may be secured, which will also be serially numbered, as the others, but will show, instead of the actual date, the Sunday of the month in which the envelope is to be used. For example, instead of the date, "July 8, 1923," the envelope would show, "July 2nd Sun." Envelopes for the fifth Sundays are placed in back of the package. By this means the stock envelopes may be used in any given year. Similar envelopes are also available for "semi-monthly" and "monthly" contributions.

Where a church prefers to use two separate sets of single packet envelopes, one set to be used for making payments to "Current Local Expenses," and the other set to be used for making payments to "Current Denominational Support," they may be ordered in that way, either printed specially for the church using them, or in stock form.

No church should undertake to operate the Budget Plan without the use of the contribution envelopes. They are absolutely essential in carrying out the purpose of the plan.

The following points should be carefully observed in the use of the Duplex Envelope System:

1. ON THE PART OF THE CHURCH BOOKKEEPER.

(1) *One person should handle the envelopes and keep the records with subscribers.*

(2) *One person should deal with the subscribers in all matters pertaining to their accounts with the church.*

(3) *The person who deals directly with the subscribers must be well known to the people, by face, by name, by address, by telephone number. He must handle all communications from subscribers, all calls, all requests, all complaints, promptly.*

2. ON THE PART OF THE SUBSCRIBER.

(1) *The subscriber must use his own envelopes for making his own payments on pledges.* The envelope number corresponds with the subscriber's account number on the record book. The money given in the envelope will be credited to the account corresponding to the number on the envelope. The postings are done by number. If for any reason a payment is made without the use of the envelope, always put your envelope number on the check for convenience of the bookkeeper.

(2) *Always indicate on the envelope the amount of your contribution going to each of the two objects, "Current Local Expenses," and "Current Denominational Support."* Do not put the burden on the bookkeeper to look up your pledge and distribute your contribution according to your pledges to each of these objects. It is better always to put the exact amount intended for each of the two objects in the proper pocket of the envelope.

(3) *If the subscriber should fail for any reason to carry or send his envelope to church for one or more Sundays, he should, in making his next payment, discard all unused envelopes and put his payments up to the given date in the last envelope, corresponding to the date of payment.* This saves the bookkeeper the detail work necessary to open the extra envelopes. Subscriber can easily keep his own record of payments by remembering that each envelope represents a definite amount due, according to amount of pledge.

(4) *Subscriber should use the envelopes.* That is what they are for. Do not let them accumulate. The small regular payments are easily made. Let this be your slogan: *"It is easier to keep up than to catch up."*

TOPICS FOR DISCUSSION AND REVIEW

CHAPTER VI.

1. Securing co-operation in projecting church plans.
2. Spiritual preparation for installing the Budget Plan.
3. Importance of detail organization in launching the Budget Plan.
4. How to make out the budget schedule.
5. How to commit church to the Budget Plan.
6. What constitutes church action.
7. Church sovereignty a reason for individual co-operation.
8. Importance of detail organization in launching the Budget Plan.
9. Drilling the workers for the every-member canvass.
10. Equipment for launching and operating the Budget Plan.

CHAPTER VII

LAUNCHING THE CAMPAIGN OF ENLISTMENT

The spotlight should be turned full strength on this chapter. The enlistment of the individual is the final test of the Budget Plan. Development in the grace of giving begins with enlistment. Other values in the plan cannot come to the individual who does not pledge. He is not in touch with the practical workings of the plan until he makes an individual pledge. Let every interest in the plan become subordinate to the task of getting every member, man, woman, boy and girl to make a definite pledge. Do not accept as sufficient a pledge to tithe. You cannot keep books on such pledges. You cannot tell where you stand at any given time in the operation of the plan without definite pledges. The pledges furnish the operating basis. They are the only guarantee back of the plan. Go after the pledges.

By way of further emphasis we would say that this chapter outlines what is only the beginning of a continuous effort to bring all your people into personal co-operation with the plan by inducing them to make individual pledges. One spasmodic effort during the year will never accomplish the desired end. You must be so organized as to keep the enlistment feature prominent during the entire year.

1. THE TIME OF YEAR.

In considering the time of year for launching the enlistment effort, three things should be mentioned:

(1) *Plan is adjustable to any time.* The church can determine the time best suited to its own local condi-

tions. Some churches begin their fiscal year with the calendar year, some with the Associational year, some with the State Convention year and some with the Southern Baptist Convention Year.

(2) *Advantages of season important.* In the country, bad roads and busy seasons must be considered. In cities, it is wise to avoid holiday and vacation seasons. All things considered, it seems that the last half of November and the first half of December come nearest to being the time on which all the churches might agree as the period for the annual every-member canvass. It is desirable that all the churches conform to a given period each year for a general South-wide renewal of the budget. There would be advantages in the matter of information and inspiration in such a simultaneous effort and it would lead to uniformity in dealing with the whole proposition.

(3) *Make canvass a month before payments on pledges begin.* There must be time to complete the enlistment, open up the books, as outlined in chapter nine, deliver the envelopes, etc. Then, too, there should be time sufficient to provide against unforeseen conditions that might delay the enlistment effort. The period suggested above would make it possible for all the churches to begin their fiscal year with the calendar year, which has advantages over any other date.

2. THE DAY OF THE CANVASS.

All experienced workers are agreed that Sunday is the best day of the week for conducting the every-member canvass, the afternoon being the time when the pledges should be taken. Arguments might be produced in support of this as the logical time if it were not generally so accepted.

On the Sunday selected for this purpose three important periods in the day deserve emphasis.

(1) *The morning services.* Every feature of the day's program should be well arranged. Through previous announcements, from the pulpit, in the departments, through local newspapers, in church bulletin, by letter to membership, on attractive placards, and in every way possible, make it a great day. Have special announcements and prayer in the Sunday-school departments and classes that morning for the success of the canvass. Impress upon the children to ask their parents, brothers and sisters to remain at home in the afternoon until seen by the teams. Let the morning sermon challenge the people to a worthy part. Have pastor introduce the workers and dedicate them in prayer to the afternoon task.

No subscriptions should be taken at the morning services. Let captains of divisions hold all cards until workers meet for the afternoon canvass. A list of the names to be seen by each team may be handed to the team for their information in advance of the canvass, but the pledge cards should remain in hands of the captains until the workers meet for the canvass.

(2) *The afternoon work.* Preparation for the afternoon work should be thorough. Letter mentioned in chapter six should go out to membership during the preceding week, urging co-operation of members in remaining at home until seen by the teams, praying for the workers, receiving them kindly, making a liberal pledge, etc. Publish in local newspapers the territorial divisions and names of workers. Overlook no detail in the preparation that would instruct and inspire the workers or lead the people to a glorious response.

Workers should lunch together at church on day of canvass if possible. Brings good fellowship and makes possible an early start. In cities and towns especially it is impossible to keep the people waiting at home very long after the lunch hour. If workers cannot lunch to-

gether they should meet at the church early after lunch, at the moment agreed upon, for receiving their assignments and final instructions.

The pastor, the general chairman, the captains, and all the workers, should fill out and sign their pledge cards before the workers leave for the canvass. This will make sure that they understand how to fill out the cards. It will put them on record before they call to see others and make it easier for them to approach the prospective subscriber. The amount pledged by the workers will generally be a source of encouragement as they go forth to their task. This writer has seen more than half the budget subscribed by the workers in this way on many different occasions. The signing of the cards by the workers should follow an earnest prayer of consecration led by the pastor.

The following points should be scrupulously observed in making the every-member canvass:

a. The teams should go out by twos, covering a definite route with a definite number of individuals to see. The names of the individuals are shown on the reverse side of the pledge cards as previously prepared by the captain of the division in which the team is working. The team hands the member's individual pledge card to him with his name and address on the card. This accents in a striking way the person's individual responsibility. It is not easy for him to hand the card back to the solicitor without making a pledge.

b. If any individual is not seen, or if he is seen and fails to make a pledge, the reason for failure to secure a pledge is noted by the team on the back of the individual's pledge card in space indicated under "Remarks." For instance, note "Would not pledge," "Party out," etc. This information is definite and useful in the follow-up work.

c. Never leave the original pledge card showing the name of the individual in the hands of the party. *Hold to it under all circumstances.* If party insists on having you leave card, promising to sign it and bring it to church or mail it, leave a blank card and note "Blank card left" on his card in proper place. Each team should be supplied with blank cards for this purpose, and to use in case some one is found in your territory who would make a pledge but whose name was not included in your list. Sometimes a person not a member of your church will be in sympathy with the cause and will want to make a pledge. Then children in the home who are not church members will often want to be included among the regular contributors.

d. Every individual should be seen and individual pledges secured if possible. Men should not make pledge to include an amount for wife and children. Try to overcome effort of man and wife to subscribe as one—"John Jones and Wife." Individual enlistment is the only way to bring individual development. Homes of canvassers should be visited and other members of family allowed to make their own pledges.

e. Do not accept pledge "to tithe" unless that is the only pledge party will make. Cannot be counted in tabulating results. Get party to pledge definite amount based on an estimate of his tithe. The tithe should always be the minimum amount suggested by the workers in helping a subscriber to fix the basis for his pledge.

f. Make careful inquiry for correct address of all persons among your number who have moved and note corrections on space marked "Change of Address." Other information of value about any person included among your number should be noted on "Information" side of individual's card.

g. Strive to secure all pledges on the weekly basis, whether church has preaching services every Sunday or not. People will pledge more on weekly basis. "Upon the first day of the week" is the only pledge for which there is Scripture teaching. Members of fourth-time churches can easily give on weekly basis, although they bring their gifts in envelopes but once each month. Weekly pledge helps to break up the lump sum idea in the average person's mind, which is essential to enlarged giving. This writer always uses the weekly pledge in the country churches. The subscriber can thus be taught to "lay by in store on the first day of the week" every Sunday. He brings the offering on the Sunday on which his church has regular services. Some fourth-time churches use weekly envelopes and bring their offerings at the Sunday school service.

h. Tactfully urge upon every subscriber the importance of dividing his pledge between the local expense and the denominational divisions of the budget. Some will want to subscribe to one to the neglect of the other. Every effort should be made to develop well-rounded giving on the part of every subscriber. As a rule the subscriptions to each division of the budget should conform as nearly as possible to the proportion between these two funds agreed upon in the adopted budget.

i. The workers should remember that they are on the King's business and should make their presence in every home a real benediction. The canvass on the whole should be a great uplift to the church.

(3) *The evening report.* The teams should report back to the church as soon as their route has been covered. The director of the campaign or some one else who may be designated will receive the cards and tabulate the results. Progress of the work should be announced at the evening service. Good judgment should be used in regard to the information made public at this

stage of the work, but it never hurts to be optimistic in making such announcements if the results justify it. The pessimistic note never leads the average person to give to the Lord's work. Church leaders and denominational leaders should learn this lesson early and thoroughly.

At least a part of the evening service should be given to hearing reports from the workers. Many rich experiences come to the men and women who help in the every-member canvass. They enter homes where church workers seldom go; they pray with the people; they lead them through their difficulties into a decision to give; they see giving where it means sacrifice. These happy experiences are helpful to the workers and will help the people.

At the evening service plans should be announced for completing the work.

3. COMPLETING THE CANVASS.

The weak part in the every-member canvass is the fact that the work is seldom completed. Many will not be seen on the first afternoon. Some will not reach a decision to make a pledge. Others will put you off for various reasons. These must be seen again, and then again, if necessary, in order to get the pledge.

(1) *Hold your organization intact.*

a. *Re-assign names of members not seen or failing to subscribe.* The "information" side of the individual pledge card will give the reason why pledge was not made. (See reverse side of Form 2-A.) Give hard cases to your best workers. Some may need to have the pastor visit them and pray with them and teach them the way more perfectly. The importance of the matter demands no less than your best efforts.

b. *Fix definite time for completing the work.* As a rule the following Sunday afternoon is the best time.

For this second effort it may be wise to reduce the number of workers so as to use only those who have experience or other qualifications above the average. In some cases, however, each team will continue its effort until all those assigned to it have subscribed. In the varied experience of this writer, it has not been found expedient for the workers to keep the cards in their possession under promise to see the people during the week. They usually fail to see them, and the cards get lost. It is best to conduct each succeeding effort just as the original canvass was conducted until the work is finished. Exceptions to this rule should be made only when there are special reasons.

c. *Keep up the enthusiasm.* The failure to complete the work is generally due to the dying out of the enthusiasm under which the work was started. Preparation should be made from the beginning to hold interest in the work to the end.

(2) *Enlist the last member.* Enlistment is more important than money. Do not stop because you have your budget subscribed. The ideal to be reached in the plan is not to raise a given amount of money, but the enlistment of all the people in giving and their development is one of the essential Christian graces.

Do not neglect the non-resident members. If you cannot enlist them, you can possibly induce them to move their membership to their place of residence. As it is, they are lost to the Cause, both spiritually and financially.

Do not neglect to use the departments for gleaning. A person may not subscribe through the usual effort made by the church proper, but would subscribe if approached by his class, organization or department. Start the slogan, "100 Per Cent Givers to Every Cause," in all your departments. Print the slogan and place it over the door of every class and department in the

church. Build in your departments the spirit of loyalty to the church and to the support of all the causes fostered by the church through the adopted church plan.

(3) *Distribute the envelopes.*

a. *When?* During week before payments begin. Then there will be no overlapping if envelopes are already in use in the church. If envelopes are not already in use the subscriber will begin using them at once and not lay them aside and let them get lost.

b. *How?* From lobby of church by families as people pass out on Sunday before payments begin; or personally in homes of the subscribers; or through the mails. Just so they are delivered *without fail* during the week suggested. Never undertake to distribute the envelopes when the canvass is being made for pledges. The bookkeeper must open up his books to correspond with the account numbers on the envelopes before they are distributed.

c. *To whom?* Some churches prefer to distribute envelopes to subscribers only. Others distribute them to every member, whether subscription is made or not. This writer prefers to distribute them to subscribers only. If there are members who cannot for good reasons make a definite pledge, but who want the use of the envelopes through which to give as they can, they should not be denied the privilege.

TOPICS FOR DISCUSSION AND REVIEW

CHAPTER VII.

1. Importance of individual pledges in operation of Budget Plan.
2. Value of uniform period each year for South-wide every-member canvass.
3. Using the morning services on day of canvass.
4. Why workers should make own pledges before soliciting others.
5. Points to be observed in making the canvass.
6. Weak point in the every-member canvass.
7. Enlistment more important than money.
8. Reaching the non-resident members.
9. Using Departments for gleaning.
10. Distributing the contribution envelopes.

CHAPTER VIII

FOLLOW-UP METHODS

In outlining follow-up methods, it must be kept in mind that we are dealing with that portion of the church membership which is the least informed about the work of the church and the least in sympathy with its plans. We must therefore make our methods educational in character and winsome in their appeal. You cannot drive Baptists to do their duty. You must teach them and win them. Anyway, you should not lose patience with the careless and indifferent members until you have exhausted every possible means to win them to the support of your plans.

1. DEALING WITH THE UNENLISTED.

After the every-member canvass has been pushed to the limit there will remain some who have not made pledges to the budget. These must be dealt with patiently, lovingly, persistently, year after year, until they are won. Many ways will suggest themselves to the faithful workers who have this matter in charge. The few mentioned here may put you to thinking.

(1) *Through personal efforts of the Financial Secretary.* For the purpose of this discussion we will use the term, "Financial Secretary," to designate the person who deals directly with the people constantly during the year in the matters covered in this chapter. He will have the necessary information in hand and will have general direction of all the efforts here suggested.

a. *Financial Secretary should know the unenlisted and their reasons for not subscribing and giving.* He should frequently compare the church membership roll

with his individual contributor's record book to ascertain the names of those who have not made pledges and who are not giving regularly. Some will give regularly who will not make a pledge. Many such will learn through the habit of giving that they may safely make a pledge, and will be in line to do so when the time comes for the annual renewal of the budget.

b. *Financial Secretary should exert every effort during the entire year to enlist those who have not pledged and who are not giving.* He should seek personal interviews with them. There may be some personal reason that could be removed after a better understanding. A tactful, sympathetic personal contact is worth all other efforts combined. Then he should send an occasional letter enclosing a good tract. There is now being created a variety of helpful literature appropriate for such use.

c. *Financial Secretary should use the Finance Committee in making personal visits and appeals to the unenlisted.* Maintain the original territorial organization for convenience in using these helpers.

(2) *Through auxiliaries and departments.*

a. *Use the treasurers of all the church organizations for keeping before the members in these organizations the importance of systematic giving through the church.* Magnify their office. Give time for their plans. Help them with their plans. See that use is made by them of the splendid suggestions given in the literature of the various departments on the work of the treasurer.

The Budget Plan frees all these organizations, classes and departments from independent financial activities and makes it possible for them to become active enlistment agencies for bringing all their members into co-operation with the regular church budget, the one plan for the whole church. The treasurers of all these organizations now become a definite part of the general

financial organization of the church. Their work is educational.

b. *Provide for quarterly reports from organizations and classes showing standing of the members in relation to the church budget.* Forms for this purpose would be furnished by the Financial Secretary to the treasurers of the various organizations and classes. The forms would give the following information: Name and address of the members; amount of weekly pledge; amount payable to date; amount paid to date; amount due to date. (See Form No. 4, page 79). The names and addresses would be listed alphabetically on the forms by the treasurer of the class or organization and then turned over to the Financial Secretary. He would then fill out from his records the other information and turn the forms back into the hands of the treasurer of the class or organization. Then the treasurer of the class or organization would proceed to stimulate the payment of pledges or the enlistment of the unenlisted, in such ways as would be acceptable and helpful. He should announce or place on the blackboard a list of the "Honor Roll," or those of the class or organization who have paid their pledges in full to date. He would do personal work among those who have not pledged, or who are behind with their payments. The mere fact that such reports are made is a mighty factor in aiding the whole budget program in the church. They are a wonderful help in the usual quarterly round-up. No better way has been devised for linking the departments on to the adopted church plan.

c. *Allow recognition in class and auxiliary activities for the enlistment of members in giving through the church budget.* What better piece of personal work could a member of any organization do than to win someone to do his duty in the matter of giving to the Lord's Cause? While the organization teaches sys-

tematic and proportionate giving, why not lead the members to practice it themselves and lead others to do so? This effort at enlistment should include not only the members of the class or organization who are not enlisted in giving, but should cover the possibilities of the class or organization.

(3) *Through the pastor.*

a. *Pastor should preach on loyalty to the whole Kingdom program.* All cannot go but all can give. He should not neglect to preach on the separate causes included in the church budget. The people must not lose the powerful appeal of the causes. The unenlisted member may resist the appeals of his brethren, but he cannot resist the appeal of the world needs.

b. *Pastor should write a personal letter occasionally to the unenlisted member, putting his heart into it, and enclosing a good tract on Missions or Stewardship.*

c. *Pastor should call on extreme cases and frankly discuss obligation to support the Lord's work.* Pray with them. Win them.

2. ENLISTING NEW MEMBERS.

The new member is generally easy to enlist if approached promptly and properly. The first approach should be through the pastor.

(1) *Pastoral letter.*

A letter should be mailed Monday morning after member joins, expressing a warm welcome into the membership of the church and promising a visit as soon as possible. The letter should mention the various church activities open to the new member with an appeal for co-operation in congenial lines of service.

The letter should contain or enclose a brief outline of the church financial plan with a pledge card to be signed and dropped into the offering plate at the next

preaching service or mailed to the Financial Secretary, giving his name and address.

(2) *Efforts of the Financial Secretary.*

The Financial Secretary should personally deliver or mail contribution envelopes to new member before the following preaching date. If there is a general rule that pledge must be made before envelopes are delivered, that rule should be waived in case of new members. However, if pledge card is not signed and returned promptly, the Financial Secretary should proceed to solicit a definite pledge by personal interview or by letter calling attention to the matter. He should also keep the departments on lookout for enlisting all new members in pledging and giving through the church plan.

If these efforts fail to line up the new member then you would deal with him as an unenlisted member as suggested above.

3. KEEPING UP PAYMENTS ON PLEDGES.

A person is not enlisted in giving simply because he has been induced to fill out and sign a pledge card. The pledges are necessary in the operation of the Budget Plan. You cannot keep books against the member without the pledge. However, the *payment* of the pledge is the crux of the whole plan. The payment of the pledge makes possible the progress of the work which the plan seeks to promote.

We would find then that most of the suggestions under the head of "Dealing with the Unenlisted" apply to our discussion here. A few other suggestions might be made by way of emphasis.

(1) *Periodic statements.* This will be discussed in the next chapter on "Church Bookkeeping."

(2) *Personal interviews.* In handling the financial organization we should learn a lesson from the activi-

ties of the other organizations of the church. We should look after the "absentees" in giving. It has been found that personal contact is far the best way to keep the indifferent member lined up in other phases of church work. The same sort of effort will yield corresponding results in the matter of giving. By following the territorial divisions laid out for the every-member canvass the Financial Secretary, in addition to his own efforts along this line, should place in the hands of his helpers as often as necessary a list of delinquents on whom they would be asked to call, not necessarily to collect money, but to urge them to follow the plan by using the envelopes to keep up their payments. The Budget Plan is designed to put the church collector out of business. Every effort should center on getting the people to bring the Lord's money to the Lord's house. Only as a last resort should the pledges be collected by personal solicitation. At the end of each quarter this may be found necessary until the people are trained in the use of the envelopes.

(3) *Publicity.* The church that has learned the art of publicity will find it easier to operate the Budget Plan successfully. In no other phase of church work does publicity mean more than when used to keep up interest in the church finances. It is one duty of the financial organization to give the people information. Give it persistently and thoroughly along lines and in ways convenient to your local situation.

Some lines of publicity open to any church, in city or country, are the following:

a. *Monthly reports to the church showing receipts and disbursements of all funds.* These reports should be required by definite order of the church. The reports may be read in conference, placed on the blackboard, published in the church paper, or to suit the convenience of the church.

b. *Quarterly publication of "Honor Roll"* giving names of all those who have paid their pledges in full to date. This list, showing names but not amounts paid, should be prepared immediately after close of each quarter. The list may be read to the church, put on the blackboard, published in the church paper, multigraphed and distributed, or to suit the convenience of the church.

The honor roll will stimulate the making of pledges and the payment of pledges. Only those who make pledges to both funds, and pay pledges to both funds, would get on the honor roll.

c. *Distribution of literature.* Tracts can be had for the asking from our various Boards, on Missions, Stewardship, Tithing and other helpful subjects. The wise pastor and church will make constant use of such literature.

d. *Hand-lettered placards.* One of the most striking methods of publicity used by the writer, leading up to any special feature of the budget program, has been attractive hand-lettered placards, placed just back of the pulpit, or in other conspicuous places in the church building. Most every church, in city or country, has some who can do nice work of this sort. Just one big thought in a catchy phrase will do the work. (See Form No. 5, page 81).

FORM NO. 4

QUARTERLY DEPARTMENTAL REPORT

Unified Budget System.

Quarter Ending.....192.....

Dept.....
Treas. Class or
Organization.....

Class or
Organization.....
Address.....

Names and Addresses	Weekly Pledge	Payable To Date	Paid To Date	Due To Date	Remarks
Cur. Exp.					
Benev.					
Cur. Exp.					
Benev.					

Form No. 4 shows illustration of the Department Report designed to keep the treasurer of the class or organization informed as to the standing of the members of the class or organization on their pledges and payments to the church budget. Its uses are described in chapter eight under the head of dealing with the unenlisted through auxiliaries and departments.

The church that will faithfully follow out this idea will realize wonderful results. In fact, the big secret in making a success of the Budget Plan is in the proper use of the organizations, classes and departments. When the churches shall have become sufficiently instructed and organized, and shall have used the Budget Plan until its details are familiar, the whole enlistment proposition will be handled through the departments and not by means of the every-member canvass as now conducted. This prophecy is based on successful experiments conducted by the writer in his own church, in his capacity as chairman of the deacons.

— OUR - SLOGAN : —
100% GIVERS TO EVERY CAUSE

Fig 1.

OCTOBER
PAY-UP-MONTH
SUNDAY-OCT. 29.
PAY-UP-DAY

Fig 2.

NOVEMBER
SIGN-UP-MONTH
SUNDAY-NOV. 26.
SIGN-UP-DAY

Fig 3.

DECEMBER
FOLLOW-UP-MONTH
SUNDAY-DEC. 31.
FINISH-UP-DAY

Fig 4.

Form No. 5 shows illustrations of four placards reproduced from some that were used by the writer in his own church during the fall round-up of 1922, and the renewal of the annual budget which followed. The cards were used in the following manner:

Figure No. 1 was printed and placed over the door of every class room and department in the church. The slogan was adopted by the whole church and all its departments.

Figures 2, 3 and 4 formed a series, one each month, which was used during October, November and December. They are self-explanatory. Each card announces a definite goal. When the goal was reached, the next of the series was put in its place. These cards were hand-lettered in two colors.

By the use of the placards, along with other publicity features, the church was led to pay over three thousand dollars more to the Campaign than it paid the year before, and to over-subscribe the annual budget by several thousand dollars.

When we give our churches a definite task, to be accomplished within a definite time, accompanied with a definite campaign of publicity, failure is impossible.

TOPICS FOR DISCUSSION AND REVIEW

CHAPTER VIII.

1. Making Follow-up methods educational.
2. Use of Financial Secretary in dealing with unenlisted.
3. The departments as enlistment agencies.
4. Uses of the Departmental Report.
5. The pastor and the unenlisted.
6. The pastor and the new member.
7. The Financial Secretary and the new member.
8. Payment of pledges Crux of Budget Plan.
9. Looking after "absentees" in giving.
10. Publicity methods in follow-up work.

CHAPTER IX

CHURCH BOOKKEEPING

The faithful handling of the Lord's money is a sacred trust committed to every church. The church treasury is the Lord's treasury. The money placed therein belongs to God. It must be handled in the fear of God and for the advancement of his Cause.

In dealing with this question we would revert to the principles laid down in the opening chapters of this manual. The function of the church in handling the money committed to it is solely that of a trustee. The money does not belong to the church, but to the causes to which and for which it is given. If there is an agency in the world that will receive your gifts and faithfully pass them on to the causes to which you contribute them, that agency is a Baptist church.

This writer has no patience with the clumsy expedients that seek to safeguard the honest handling of money committed to the charge of a Baptist church. Baptists stand for rugged honesty. They do business in the open.

Standing firm on these principles, and with absolute confidence in the ability of a Baptist church to handle its business with honesty, integrity and accuracy, we contend for *one treasury* and *one treasurer* for each church. Any other arrangement is an acknowledgment of the inability of a church to handle its business honestly. Keeping the funds separate is a simple matter of bookkeeping. Monthly reports to the church and other business-like methods will insure the accurate and prompt handling of the funds. All funds given for any purpose by any individual, class or society in the church

should pass through the one common treasury of the church. The Budget Plan means the "Treasury Plan."

In this connection it should be said that the Budget Plan furnishes only the minimum operating basis for the financial work of the church. It fixes the limit downward and not upward in the giving of the church. Any individual, class or society in the church may give *designated gifts* to any cause named in the budget, over and above the pledges of the individuals to the budget, or to any cause not named in the budget, and the gifts will go through the church treasury to the object designated. However, designated gifts to objects named in the budget should be discouraged since the Budget Plan makes a wise and equitable distribution of all funds given to the common causes named in the budget.

Designated gifts are never confused with the regular budget funds, but are handled separately, entered separately on the books and remitted separately to the causes designated. Receipt for such funds should be requested by the bookkeeper and carefully filed.

1. KEEPING THE ACCOUNTS.

Only the larger churches can afford a paid Financial Secretary who has had special training in keeping accounts. When a church can afford to employ a competent person whose entire time may be given to the development of the Department of Church Finance, no better investment can be made. Many churches are now seeking such help. As the Budget Plan becomes more generally adopted, a large field is going to open to workers along this line. Where the church is large and the work is heavy, the Financial Secretary, or Treasurer, should be given as many helpers as needed.

The methods here outlined for handling the church funds, and for keeping the records, have in mind the use of one person for handling all the funds and keep-

ing all the financial records. That person may be called a Financial Secretary or a Treasurer. Where a church prefers to use two persons, one a Financial Secretary and the other a Treasurer, with certain duties assigned to each, it would only mean that slight adjustments would have to be made in the bookkeeping scheme here described.

The need in the average church is a system of church bookkeeping that has been simplified to the finest point. Such a system is the one here recommended.

For the purpose of this discussion the Financial Secretary or Treasurer will be referred to as the "Church Bookkeeper."

(1) *Keeping accounts with subscribers.*

a. *Importance of the right sort of record book.* The "Uniform Treasurer's Record" recommended in this discussion is simple but complete. It eliminates all unnecessary detail. It preserves bookkeeping principles. It is easy to audit. It provides for a quarterly reconciliation of the accounts.

b. *Entering and keeping the individual accounts.* The names are entered alphabetically with addresses. This is done by first arranging the pledge cards alphabetically after the every-member canvass has been completed and entering the names and addresses on the record book direct from the cards. Then the accounts are numbered serially from the smallest number up, to correspond with the envelope numbers. The envelopes are then addressed to the subscribers direct from the record book to insure accuracy and to be sure that the envelope number corresponds with the account number. The weekly pledges are entered in the proper place on the record book direct from the pledge card and the payments on pledges are entered opposite date of payment during the year.

c. *Rendering periodic statements.*

(a) Statements are sent quarterly to every subscriber immediately after the close of the quarter. The statements are in the nature of a "Member's Quarterly Financial Report," and should go to every subscriber whether he is in arrears or not. They serve as a check between the bookkeeper and the subscriber.

(b) The statement shows amount of the subscriber's weekly pledge; amount to which pledge would come up to the end of the given quarter; the amount of subscriber's payments to that date; and the amount due and payable at that time, if any.

It will be seen that the record book here recommended provides for adding the payments made each quarter into the payments made in each succeeding quarter. The statements rendered each quarter will then show the total amount paid by the subscriber during the year up to the given date. (See illustrations showing statement form and quarterly computation table.)

(c) Statements seek to enforce payments through envelopes. They emphasize payment through envelopes and not by check direct to Financial Secretary. For this reason it is not wise to send statements as a rule more often than quarterly. Statements sent more often will be looked upon by subscribers as statements from business concerns and will be treated as such. Giving must be looked upon as a feature of worship and the money must be brought to the Lord's house in the spirit of worship. *Getting the money must be secondary to getting the money in the right way.* The Lord wants the giver along with his gifts.

(2) *Keeping the General Accounts.*

a. *Cash Book.* The cash book division of the "Uniform Treasurer's Record" provides for the keeping of the funds received through the regular budget, and also any designated funds, without the use of ledger accounts, unless the bookkeeper prefers to open ledger ac-

counts. If ledger accounts are desired any usual ledger ruling will answer the purpose.

The Budget Plan contemplates the payment of all bills for local expenses monthly and the prompt remittance of all denominational funds monthly; hence the need for ledger accounts is practically eliminated.

It will be seen that the cash book (Form No. 8) provides for entering the receipts and disbursements on the regular "Budget Funds" separate from the receipts and disbursements on "Designated Funds."

b. *The budget cash sheet.*

The budget cash sheet (Form No. 6) is the book of original entries from which the postings are made to the accounts of subscribers (Form No. 7) and to the cash book (Form No. 8). All entries are first made on this book and are posted from there to the proper accounts.

2. STEPS IN THE BOOKKEEPING PROCESS.

If the following order is observed by the bookkeeper in handling the funds, he will have no trouble and his accounts will always be correct.

(1) *Receiving the money.* He will be on hand at the church every service to receive the envelopes, loose change, regular Sunday-school offerings, or other funds, and place them in a secure bag. Make the bag large enough, with drawstring at the top for quick and safe handling.

(2) *Counting the money.* The loose change should be counted first and the amount entered on the budget cash sheet in the proper place. The Sunday-school offerings should then be counted, verified and entered on the budget cash sheet in the proper place. The loose change and the Sunday-school offering or any other undesignated funds, would be divided between the local expense and denominational divisions of the budget on

a definite ratio agreed upon by the church or on the fixed ratio existing between these two funds in the adopted budget.

The envelopes should then be arranged numerically, carefully opened, the money counted, the amounts written plainly on the envelope on either side under "Local Expenses" and "Denominational Support," as indicated by the contributor. The amounts should then be entered on the budget cash sheet from the envelopes, numerically, by number and amounts. The footings should then be made and verified with the total amount of cash taken from the envelopes, and the totals for the two funds should then be entered on the budget cash sheet under "Envelope Receipts."

The totals for all the funds should then be verified and shown to balance with the total amount of cash received for the day and the grand total entered on the budget cash sheet in proper place to indicate the amount of the bank deposit.

(3) *Posting to cash book.* All money received from any source for any purpose should first be entered on the budget cash sheet in the proper place, because that is the source from which every cash entry should be traced. The first entry in bookkeeping should always be made clear and definite.

After the entries are made on the budget cash sheet from the various totals, under the head of "Distribution of Funds," then these totals should be posted to the cash book separately in the proper place. For instance, the amounts under "Local Expenses," intended for the regular budget, would be posted to the cash book in the budget column under "Local Expense." The same would be done with the amounts intended for the regular budget under "Denomination." Any specials not intended for the regular budget would be posted to the cash book under the head of "Designated Funds."

(4) *Posting to the accounts of subscribers.* After the envelope entries have been made on the budget cash sheet and verified with the amount of cash taken from the envelopes, then the amounts should be posted from the budget cash sheet to the individual accounts of the subscribers on the "Uniform Treasurer's Record." As the postings are made the amounts are checked in the little check column on the budget cash sheet as a safeguard against omitting any amount. If this posting is done with great care there should occur but few mistakes. Never post from the envelopes direct to the accounts of subscribers.

If the accounts are handled in the manner here outlined, the bookkeeper need not preserve the envelopes. However, as an additional safeguard, he might keep them on file until after issuing his statements for the quarter. After giving time for errors to be reported they might then be destroyed. The budget cash sheet is a permanent first record.

(5) *Paying out money.* All bills of every character should be paid by check. If a bank account is not convenient, a receipt should be taken for every amount paid out.

As amounts are paid out on pastor's salary or other local expenses, or as funds are remitted for denominational objects, the amounts are entered in the proper column on the side of the cash book marked "Disbursements." The difference between the totals on the "Receipts" side of the cash book and the totals on the "Disbursements" side of the cash book will indicate the total amount of cash on hand.

(6) *Keeping ledger accounts.* When the Budget Plan is used the funds given on the budget to all denominational causes are remitted in total monthly to the State Headquarters office for credit on "The Budget." From there the money is distributed monthly to

the various causes on a definite percentage basis agreed upon in fixing the state budget for the given year. For this reason it is not necessary for the church bookkeeper to open up ledger accounts for these funds if his church is giving according to the basis of distribution adopted by his state convention or general association. If his church is not giving on the basis of distribution agreed upon by the general body with which it is co-operating, he could still handle the funds in bulk on his cash book and indicate the distribution of the amount to the various causes in making his monthly remittance.

Since all designated funds for denominational purposes are also remitted to the proper object designated monthly, there would be no reason for opening ledger accounts for these funds.

These explanations are made in order to show how the budget plan simplifies the church bookkeeping. However, if ledger accounts are desired or needed for keeping a better check on the handling of any of the funds, the bookkeeper would provide a simple ledger from any stationery store and open such accounts as necessary, crediting each account with the amount received for that special account, or its proportion of the total amount received. Then charge the account with all amounts paid out against it. The difference between the amounts credited and the amounts paid out will indicate the balance on hand for that account.

2. PROMPT PAYMENT OF OBLIGATIONS.

(1) *Purchasing Committee necessary.* Purchases should not be made and bills incurred promiscuously. The church should set an example for others in careful business methods. The church should preserve wise economy. Wastefulness is just as sinful as penuriousness. The church should not be guilty of either sin.

(2) *Prompt payment of all current local bills.* Because it is honest dealing. It preserves the credit and standing of the church. It keeps the church informed as to the condition of its finances. If the church has the money, all bills should be paid. If it hasn't the money, it ought to borrow the money and pay its bills. Never let your church get the reputation for being slow to pay.

(3) *Faithful monthly remittance of all denominational funds.* Because the causes need the money monthly. Because the church has no right as a collecting agency for these causes to hold or use the money even temporarily. Because it removes all temptation to embezzle or misappropriate funds. These are strong terms to use in this connection, but cases are on record where churches have been guilty of such abuses. A church has no more right, even by unanimous vote, to take money out of its treasury after it has been given to missions, and divert it to other uses, than it has to put its hand into the treasury of the Mission Board and take out the money and use it. The money does not belong to the church by any right whatsoever after it is given. It belongs to the cause for which it was given.

It should be the ambition of every budget church to remit every month to the denominational causes not less than one-twelfth of the amount assumed in the budget for all these causes.

3. TRIAL BALANCES AND REPORTS.

(1) *Keeping the bank account.* One bank account is sufficient. The funds cannot be "mixed" if the books are properly kept. The books can be properly kept and it is the duty of the church to see that they are properly kept.

Make deposits promptly every week. The bank will furnish a pass book in which all deposits will be prop-

erly entered as a receipt. The bank will also provide a check book with the name of the church printed on the checks. Pay all bills by check.

Reconcile bank account monthly. This means that you would check the entries on the bank statement with the entries on your books to see if they agree. The balance shown by your cash book should agree with the bank balance, after taking into consideration any checks that may have been issued and not presented for payment.

(2) *Monthly reports to the church.* The monthly reports should classify the receipts and disbursements for the Local Expenses and for the Denominational Funds in such way as to be easily understood by the membership. (See Form No. 11, Page 104). Avoid making reports with so much detail as to confuse the mind of the person who knows but little about figures.

The monthly reports are essential as a matter of information to the church. They also make it necessary for the bookkeeper to keep his books posted, balanced and in proper shape.

The monthly reports should be given wide publicity among the membership, read in conference, published in church paper, placed on blackboard, or in such ways as may be convenient. The best piece of publicity in connection with the operation of the Budget Plan is the monthly report to the church.

The treasurer should also prepare quarterly reports in a similar way, for presentation to the church, and then be prepared with a comprehensive annual report, covering the financial work of the church for the year.

(3) *Quarterly audit of the books.* The books should be audited quarterly by a regular auditing committee from the deacons, or Finance Committee, assisted if necessary by a competent accountant. If the audit is required by order of the church, and is made a part of the regular financial program, it will remove any embar-

rassment. It is good business policy. It is fair to the bookkeeper, assures accuracy and removes any possible suspicion.

The audit should be made immediately after the close of each quarter and should cover the following points:

a. Complete trial balance of the books for the quarter, checking and verifying the debit and credit entries for the period.

b. Proving the bank statements and comparing all bills paid during the period with the cancelled vouchers.

c. Proving the subscriber's ledger with the total envelope receipts during the period, as shown by the weekly totals on budget cash sheet.

d. Looking over the quarterly statements to the subscribers and giving attention to any who may be much in arrears. Some churches have the auditing committee to enclose a courteous little note signed by the committee, with the statements where subscriber is falling behind with his payments.

UNIFORM TREASURER'S RECORD
Individual Subscriber's Section

NAMES AND ADDRESSES													
Weekly Pledges													
Numbers													
Date		Payments		Payments		Payments		Payments		Payments		Payments	
		Cur. Exp.	Benev.	Cur. Exp.	Benev.	Cur. Exp.	Benev.	Cur. Exp.	Benev.	Cur. Exp.	Benev.	Cur. Exp.	Benev.
		27											
		28											
		29											
		30											
		31											
		32											
		33											
		34											
		35											
		36											
		37											
		38											
		39											
Total Paid to Date													
		40											
		41											
		42											
		43											
		44											
		45											
		46											
		47											
		48											
		49											
		50											
		51											
		52											
Total Paid to Date													

THIRD QUARTER

FOURTH QUARTER

NOTE.—The above form is made complete by use of a short sheet in the Ledger which carries the entries for the "First Quarter" and "Second Quarter."



Form No. 6 is designed to serve as a permanent first record for all envelope receipts, and as a distribution sheet on which is entered all cash receipts before posting is made to cash book. The uses of this form are outlined in chapter nine on church bookkeeping.

The budget cash sheet supplies what is the missing link in nearly all systems of church bookkeeping. Other systems provide for posting from the envelopes direct to the subscriber's ledger. When this is done, and the envelopes finally destroyed, there remains no permanent first record from which the auditor might prove the entries on the subscriber's ledger and arrive at an intelligent trial balance of the books.

Referring to Form No. 7, note the following explanation:

1. Before entering the names of subscribers in the "Uniform Treasurer's Record," arrange the entire list of subscribers in alphabetical order.

2. On the vertical lines at the top of sheet, under the head of "Names and Addresses," enter the name and address of each subscriber.

3. Enter the subscriber's number, or envelope number, in large figures, in red ink, under the name and address of each subscriber, in the spaces on horizontal line marked "Numbers."

4. Enter the subscriber's weekly pledge to Local Current Expenses and his pledge to Benevolences under the subscriber's name and number, in space provided for that purpose.

5. In the columns under the head of "Payments," enter the subscriber's payments, opposite the date in which payment is made.

6. At the expiration of each quarter, the footing is made of the amount paid up to that date by each subscriber, and the amount is brought down in the space

marked "Total Paid to Date." It then becomes the amount brought forward to be added into the payments for the succeeding quarter, and so on through the year.

7. At the expiration of each quarter a simple statement should be sent to each subscriber, showing the amount of his weekly pledge; the amount to which his pledge would come, up to the end of the given quarter; the amount of his payments to that date; and the amount of balance due and payable at that time, if any.

8. By use of a short sheet, carrying the entries for the first and second quarters, the book for full-time churches is made up in size 8x10 inches. Half-time and three-quarter time churches use same ruling as full-time churches. The book for fourth-time churches shows the four quarters on one sheet, making the two books identical in size, with no difference in the method of handling the accounts.

9. No index is needed in keeping this record as the names are arranged alphabetically when entered. All new names will fall at the end of the list and can be easily referred to. However, the individual pledge cards may be filed in alphabetical order, showing the subscriber's account number, and thus serve as an index to the accounts. Posting is done by number.

Referring to Form No. 8, note the following explanation:

The Cash Book Section of the "Uniform Treasurer's Record" is as nearly self-explanatory as it is possible to make it. It is so ruled as to make it easy to keep the detail record of receipts and disbursements without using any ledger accounts whatever.

1. Under the head of "Source of Receipts" is indicated the source from which the money is contributed. It may be "Envelope Offerings," "Miscellaneous," "Sunday School," "W.M.U.," etc. Or it may be the name of any individual who may give a special desig-

nated gift to some cause, over and above his pledge to the Budget.

2. All designated contributions are entered under the head of "Designated Funds." Such contributions are not to be mixed or confused with the regular "Budget Funds," but are to be handled separately. However, all designated funds are to be remitted, as a rule, to the same general agency that handles and distributes the regular Budget Fund; but in every such case the money will go without fail to the object designated.

3. On the side of "Disbursements," all headings are clearly indicated. All funds for denominational objects should be remitted promptly at the end of each month. Remittances should be made by Bank Draft, Postal Money Order, or Express Money Order. Never use personal checks.

FORM NO. 9

MEMBER'S QUARTERLY FINANCIAL REPORT

_____ Baptist Church
Account No.

Name _____

Address _____

Dear Friend:

For your information we give below the condition of your account with the church up to the close of the quarter ending
192 .

	<i>Current Local Support</i>	<i>Current Denom'l. Support</i>
Amount weekly pledge	\$.....	\$.....
Amt. payable to above date	\$.....	\$.....
Amt. paid to above date	\$.....	\$.....
Bal. due to above date (if any) ..	\$.....	\$.....

If this report indicates that you are in arrears, please bear in mind that the church cannot meet its obligations except through the prompt payment of all pledges. Bring funds to church in envelopes, if possible, or send check. Please report all errors promptly and corrections will be made.

Yours for service,

(Signed) _____

Financial Secretary

Address _____

Form No. 9, showing illustration of Quarterly Statement, is printed on sheet 6x6 inches, and so spaced on sheet as to make it convenient to fold back once and mail in open face envelope to save time.

The statement carries all the information needed, namely: the amount of weekly pledge; the amount to which pledge would come up to end of the given quarter; the amount paid by subscriber up to the given date; and the balance due, if any, up to that date.

This form provides for a statement quarterly and not for a quarterly statement. Statements that bring forward the balance due from one quarter to the next carry a detail that is of no interest to the subscriber. The subscriber wants to know the amount paid for the year up to the given date, and the balance due for the year up to the given date.

When the footings are made on the subscriber's ledger (Form No. 7), a glance at the amount of subscriber's weekly pledge on the Computation Table (Form No. 10) will reveal at once the amount to which his pledge would come up to that date. Put that amount on the statement form in the proper place, deduct the amount subscriber has paid to that date, and you have his balance due, with accuracy and without mental exertion.

By using this system, statements may be made out and mailed for a vast number of accounts in a very short time.

FORM NO. 10

QUARTERLY COMPUTATION TABLE

Computing, by Quarters, Weekly Payments from 5 Cents to \$2.50

A Guide to Church Bookkeepers

For use in connection with the

Uniform Treasurer's Record

.05—1	.65	.75—1	9.75	1.45—1	18.85
.05—2	1.30	.75—2	19.50	1.45—2	37.75
.05—3	1.95	.75—3	29.25	1.45—3	56.55
.05—4	2.60	.75—4	39.00	1.45—4	75.40
.10—1	1.30	.80—1	10.40	1.50—1	19.50
.10—2	2.60	.80—2	20.80	1.50—2	39.00
.10—3	3.90	.80—3	31.20	1.50—3	59.50
.10—4	5.20	.80—4	41.60	1.50—4	78.00

NOTE—This card indicates at a glance the total amount that any given weekly contribution will come to for the four consecutive quarters of the year. When the totals are footed up on the subscriber's record book, at the close of the successive quarters, a glance at this card for comparison with the subscriber's total will give the balance due, if any, without any mental exertion.

Illustration: \$1.50 given weekly for first quarter equals \$19.50.

Form No. 10 shows only a section of the Quarterly Computation Table, giving the heading, a section of the "computation," and the explanatory note at the bottom. The card is printed in size 4x9 inches, convenient to keep in cover of the Uniform Treasurer's Record.

The advantages of this card as a time-saver are apparent. It means to the church bookkeeper what the interest calculator means to the banker, or similar devices in other lines of business. Any such contrivance as will serve to make work less tedious is always acceptable.

THE BUDGET PLAN

FORM NO. 11

TREASURER'S MONTHLY REPORT

Baptist Church

December, 1922

Local Church Expenses

Receipts—

Balance brought forward		\$ 127.60
Miscellaneous Offerings	\$ 42.80	
Sunday School Offerings	52.40	
Envelope Offerings	872.65	
Special Gifts to Local Poor	19.75	987.60
		<u>\$1,115.20</u>

Disbursements—

Pastor's Salary	\$ 300.00	
Financial Secretary	150.00	
Organist	50.00	
Janitor	40.00	
Denominational Paper, 1st Qr.	75.00	
S. S. Literature, 1st. Quarter	180.00	
Contribution Envelopes	108.00	
Christmas Baskets to Poor	64.90	
Printing	17.50	
Coal and Lights	38.00	
Incidentals	8.15	1,031.55
Balance on hand Local Expenses..		<u>\$ 83.65</u>

Denominational Support

Receipts—

Miscellaneous Offerings	\$ 42.80	
Sunday School Offerings	52.40	
Envelope Offerings	916.34	
Christmas Offering W.M.U.	64.90	
Thank Offering S. S. to Near East Relief	123.00	\$1,199.44

Disbursements—

Check to Baptist State Headquarters for credit on "the Budget"	\$1,076.44	
Check to Baptist State Headquarters Designated Near East Relief	123.00	<u>1,199.44</u>

Form No. 11, showing illustration of the Monthly Report of the Treasurer, gives the simple form in which this report should be made every month. It is so clear as not to require explanation. It will be seen that the fund for local expenses has a balance after the payment of all bills for the month. It should ever be thus in the operation of the budget plan. It will also be seen

that the fund for denominational support has no balance left in the treasury after the close of the books for the month. It should ever be thus in the operation of the budget plan. All funds for denominational purposes must be remitted promptly at the end of every month.

Besides the uses that should be made of the monthly report, as outlined elsewhere, a copy of this itemized report should be filed each month from which to compile financial statistics for the annual letter to the association.

TOPICS FOR DISCUSSION AND REVIEW

CHAPTER IX.

1. Church Treasury the Lord's Treasury.
2. One Treasury and one Treasurer.
3. Designated gifts.
4. Paid Financial Secretary good investment.
5. Keeping accounts with subscribers.
6. Steps in the bookkeeping process.
7. Paying local bills.
8. Handling denominational funds.
9. Monthly reports to the church.
10. Quarterly audit of the books.

CHAPTER X

TAKING CARE OF EXTRA FINANCIAL MATTERS

It is important that churches have a clear understanding as to what should and what should not be included in the regular annual budget. The best way to determine this is to think of the items that shall go into the budget as "current expenses," or "running expenses," as applied both to the expenses of the local church and the expenses of the denominational causes. Items that do not come under this head should not, as a rule, be included in the regular budget. All matters that cannot be so classed should be handled, as the emergency arises, along the lines suggested in the following outline.

1. EXTRA LOCAL MOVEMENTS.

(1) *Church Building.* Funds for the erection of a new church building, or for any unusual improvement or enlargement of the church property, should be raised as an extra matter, over and above the regular budget.

In undertaking to finance such matters, the need must be so apparent and the interest must be so aroused as to produce a spirit of loyalty and sacrifice sufficient to induce the people to give the necessary funds over and above their usual pledges and payments to the regular annual budget.

Church building movements must be financed along broad and practical lines, covering a period of three or four years, and guaranteed by personal subscriptions from the membership in a way not to materially affect the regular pledges and gifts of the people to the current needs of the local church and the denominational objects. If handled properly the gifts of a church to the

regular causes that claim its support will continue their normal increase right on through a great local building movement. When such a result does not accompany a church building movement, the church usually suffers a serious spiritual decline.

(2) *Local evangelistic campaigns.* The expenses for conducting such campaigns should not be included in the current budget. The power and extent of such efforts cannot be estimated in advance. The Holy Spirit is not bound by limitations that would appear to be set if a fixed amount were agreed upon in advance in the way of remuneration for the services of helpers in the proposed meeting, or for other expenses incident thereto.

The spirit of the meeting and the attendant blessings will produce spontaneous response necessary to provide financial compensation for the helpers, and for other expenses, if properly handled. Neither the church nor the evangelist is satisfied, as a rule, with a fixed compensation.

After a careful study of the matter and after many successful experiences, it is the conviction of the writer that all such campaigns should be financed by means of free-will offerings during the meeting. For instance, an incidental offering taken at the evening services will care for all the incidental expenses of the meeting. Then a free-will offering at the close of the meeting will compensate the helpers in a satisfactory way. Special envelopes should be prepared and thoroughly distributed for receiving this offering at several services before the close of the meeting, accompanied by appropriate announcements. This gives opportunity for the public to have part in financing the meeting, which is proper, since the public as a rule has been benefited and will want to manifest appreciation in this way.

(3) *City Missions, Association Missions, etc.* Funds should be provided in local expense division of the bud-

get for established work of this character. Mission buildings should be erected as an outgrowth of need and interest and financed along same lines as regular local church building movements.

All work within the city or association should be considered as local church work and funds for such work should never be confused in the budget with denominational funds. Where missionaries are employed for full time or part time to work in needy associations, it is best to compensate them by use of regular state mission funds. In better developed associations the churches should be encouraged to use their own workers and organizations for giving aid to weaker churches and to destitute places through what is known as extension work. In this way the work is done at practically no financial outlay, and at the same time it develops the workers and brings a great blessing to the churches who help and who receive help.

2. SPECIAL DENOMINATIONAL APPEALS.

The Budget Plan should not shut out special denominational appeals. Such appeals, however, must be for needs not contemplated at the time the annual budget was adopted. Offerings given in response to such appeals must be strictly voluntary, not to affect the regular payments of subscribers through the budget.

It must be understood that the Budget Plan is simply and only a guaranty plan by which and through which the church guarantees a regular, dependable support to the current work of the church at home and to the regular denominational causes. In the very nature of the case, the budget can care for only the anticipated needs of the causes. If emergencies arise they must be met. But the budget church should not give heed to calls for extra help from the agencies included in the budget until they are known to be for emergency needs.

Notice should be given to all churches and to all general bodies that the Budget Plan is flexible enough to allow for overflow giving. It should operate as a fountain and not as a suction pump.

3. RELIEF WORK AND CHARITIES.

A reasonable fund should be provided in the local expense division of the budget for local relief work. It is certainly a part of the work of the church to care for the local poor and distressed. Do not parade these delicate needs before the people by extra calls for money to meet them. Provide for them in the regular budget.

Famine relief and calamity calls of every sort should be presented to the church with care and caution. Nearly all worthy needs of this character are cared for through some established agency of the denomination, which is being supported through the regular budget. Calls that come through agencies not provided for in the regular budget must be carefully investigated to see if funds will be wisely administered before being presented to the church. It is doubtful if such matters should be presented to the church at all as a church interest. The church as a convenient group is often imposed upon by appeals intended for the general public. In such cases a careful discrimination should be made when the cause is presented.

By all means the church must be protected against calls for support from interdenominational and extra-church movements.

TOPICS FOR DISCUSSION AND REVIEW

CHAPTER X.

1. How to finance Local Church Building Movements.
2. How to finance Local Evangelistic Campaigns.
3. Mission work in city and association.
4. The Budget Church and Special Denominational Appeals.
5. Relief work and Calamity Calls.

QUESTIONS FOR FINAL REVIEW AND EXAMINATION

I.

1. Give the three main outlines for the Scripture basis of Church Finance.
2. Give the three elements that enter into the complete dedication of self to God.
3. Give three reasons why tithing is a working principle in proportionate giving.

II.

4. Describe the obligation of the church as a Kingdom Agency.
5. Since all causes look to the church for support, what three things must the church know and do?
6. Give reasons why money now seems to be the greatest need in the Kingdom program.

III.

7. Give the three main outlines showing relation of Church Finance to the church program.
8. How must the church organization magnify the financial plan?
9. How can giving be made a feature of worship through the Budget Plan?

IV.

10. Name some of the costs to the Lord's work through the use of inadequate financial methods.
11. Define the Budget Plan.
12. What is the Budget Plan designed to accomplish?

V.

13. Name three important factors in successful church finance.
14. Give steps in the training of leaders.
15. To what should enthusiasm based on information lead in reference to the financial plan?

VI.

16. Name three kinds of preparation in preparing the mind of the church for putting on the Budget Plan.
17. What is said of spiritual preparation for putting on the Budget Plan?
18. Give three main things necessary in perfecting the financial organization.

VII.

19. How long should canvass be made before payments begin?
20. Outline activities on day of canvass.
21. When should envelopes be given out?

VIII.

22. Through what three channels should we deal with the unenlisted?
23. How should the pastor be used in enlisting new members?
24. What methods should be used in keeping up payments on pledges?

IX.

25. Describe how to enter and keep individual accounts.
26. How often should statements be sent and what should statements show?
27. Give three reasons why denominational funds should be remitted monthly.

X.

28. How should local church building enterprises be financed?
29. Give reasons why expenses for local evangelistic campaigns should not be provided for in the regular budget.
30. What is said under the head of special denominational appeals?

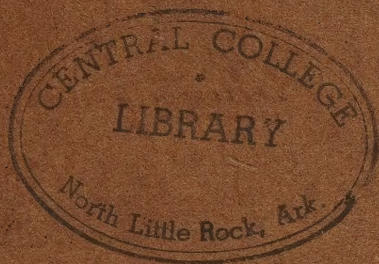
NOTE—One question from each chapter would be a fair test for written examination.



Date Due

OCT - 2 '51

NOV 29 '51



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